

# THE CREDIT WORLD

*The Official Organ of the*  
**RETAIL CREDIT MEN'S  
NATIONAL ASSOCIATION**  
*Incorporated*



*Photo - Courtesy Elliott-Fisher Company*

Bookkeeping Department  
The Dayton Company  
Minneapolis, Minn.



VOLUME X  
NUMBER VIII

APRIL  
1922

Make your Reservation NOW for  
The National Convention --- Cleveland, June 12-13-14-15, 1922

COME TO CLEVELAND

JUNE 12<sup>TH</sup> TO 15<sup>TH</sup>

---

THE CLEVELAND folks are making plans for a  
GREAT BIG HELPFUL CONVENTION

---

THIS YEAR MORE THAN EVER

you need the Contact with Retail Credit Men and  
Women from all over the Country.

CUT  
THIS  
TAXI  
TICKET  
OUT

GOOD FOR ONE FARE IN WAITE (YELLOW) TAXICAB  
FROM STATION TO HOTEL WHEN PROPERLY SIGNED

ACCOUNT OF  
RETAIL CREDIT MEN'S NATIONAL  
ASSOCIATION CONVENTION

IF USED ON  
JUNE 11-12-13 or 14, 1922

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

USE IT  
IN  
CLEVELAND  
JUNE  
1922

# Worrying About Your Collections?

There is no longer any need for losses from bad accounts. The "Automatic Collector" and a membership in The United Creditors of America provides a means for collecting practically *all* your bad accounts, no matter how old, but what is more important, its use *prevents the accumulation of bad accounts in the future.*

The "Automatic Collector" is not to be compared with ordinary form letter collection systems.

Isn't the fact that we are willing to let you pay for the "Automatic Collector" and membership in this Association, out of the results obtained, sufficient assurance to you that there *Is* a difference?

Why delay? There is no risk involved. Send the coupon today.

**All money remitted direct to you.**

Members from  
Coast to Coast



A National  
Organization

General Offices

5th floor Woodruff Building, Springfield, Mo.

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## COUPON

United Creditors of America,  
Springfield, Mo.

Send the "Automatic Collector" and membership card. We will use same according to instructions. *When we have collected \$120.00 we will promptly remit \$22.50 covering full cost of the Automatic Collector and Membership in your Association.*



C-2

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

Ordered by \_\_\_\_\_

CLASS OF SERVICE	SYMBOL
Telegram	TL
Day Letter	DL
Night Message	NM
Night Letter	NL

## WESTERN UNION

## TELEGRAM

NEWCOMB CARLTON, PRESIDENT      GEORGE W. E. ATKINS, FIRST VICE-PRESIDENT

CLASS OF SERVICE	SYMBOL
Telegram	TL
Day Letter	DL
Night Message	NM
Night Letter	NL

2. Name of branch office receiving message after the dash. (Number of words. This is a telegram. Charge is commensurate to delivery by the Western Union system after the dash.)

3. Name of branch office sending message after the dash. (Number of words. This is a telegram. Charge is commensurate to delivery by the Western Union system after the dash.)

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BYLINE 48 COLLECT NL 7 EXTRA

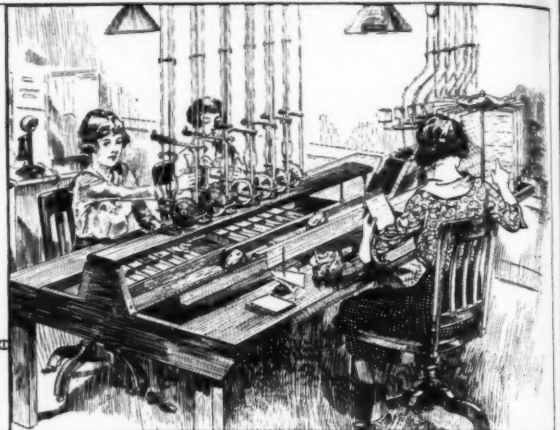
NEWROCHELLE NY 15

THE LAMSON COMPANY

ATTENTION ADVERTISING DEPARTMENT BOSTON MASS

WE BELIEVE THE NEW LAMSON AUTOMATIC CABLE DESK COMES NEARER TO SOLVING THE SUCCESSFUL HANDLING OF CREDIT CHEQUES IN AN EFFICIENT MANNER THAN ANYTHING YET PRESENTED IT ALSO OFFERS EFFICIENT AND QUICK ACTION COMBINED WITH ECONOMY FOR ALL SALES TRANSACTIONS

HOWARD R WARE CORPN HOWARD R WARE PRES



## “The best yet for credit handling”

THE telegram shown above, from Mr. Howard R. Ware, New Rochelle, N. Y., tells the story of the new Lamson Automatic Cable Desk from the standpoint of a merchant who is vitally interested in the efficient handling of charges.

What more can we add to Mr. Ware's statement?

Simply that you, too, can secure the same quicker and more efficient handling of charges. The new desk fits right into an existing cable system—you can modernize the central desk without in the least affecting the clerk stations, or the lines running through the store.

Our automatic cable and tube desks have given an entirely new meaning to centralized service and make a particular appeal to the credit manager who must insist on accuracy combined with quick handling. It will pay you to get the whole story as applied to your store from our local representative.

### THE LAMSON COMPANY 100 BOYLSTON, BOSTON, MASS.

#### BRANCHES AND SERVICE STATIONS

Boston.....100 Boylston St.	Cincinnati.....119 East 5th St.	St. Louis.....709 Pine St.
New York.....9-11 East 37th St.	Indianapolis, Cor. Washington & Illinois	Toronto.....136 Simcoe St.
Philadelphia.....210 North Broad St.	Los Angeles.....221 San Fernando Bldg.	Vancouver, B. C.....603 Hastings St.
Pittsburg.....319 Third Ave.	Chicago.....6 North Michigan Ave.	Dallas.....905½ Elm St.
Baltimore.....Equitable Building	Omaha.....418 McCague Bldg.	Seattle.....215 Stewart St.
Rochester.....194 East Main St.	Minneapolis.....320 Tribune Annex	Washington, D. C. 426 Colorado Bldg.
Detroit.....525 Woodward Ave.	San Francisco.....617 Mission St.	Atlanta.....30 Moore Bldg.
Cleveland.....2063 East 4th St.		
<b>ADDITIONAL SERVICE STATIONS</b>		
New Orleans.....223 Bourbon St.	Albany.....22 So. Pearl St.	Buffalo.....194 Main St.
	Kansas City.....210 New Ridge Bldg.	

Lamson

Speed      Protection  
 Flexibility      Economy

IMPROVED Service





# THE CREDIT WORLD

Official Organ of the

## RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

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DAVID J. WOODLOCK, Editor

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### EDITORIAL

#### THE RELATION OF CREDIT TO RETAIL BUSINESS

Despite the theorists who proclaim the advantages of cash business, each year sees an increase in the amount of credit business in this country. The wise merchant realizes this and gets his share of the business by encouraging charge accounts.

Some of our largest stores say the overhead of their Credit Departments does not exceed two per cent and admit that without charge accounts the volume of their business would be reduced twenty-five to thirty per cent.

Is your Credit Department recognized as a real unit in your organization? If it isn't only two reasons can be given. Either the merchant fails to realize the importance of credit to the success of his business, or the Credit Manager himself fails to make the most of his position.

The object of this editorial is to bring home to each and every one of you the importance of Credit in Retail Business.

The retailer must recognize the fact that money spent for the upbuilding of a good Credit Department is just as productive of returns as money invested in advertising his store.

#### REDUCED RAIL RATES FOR CONVENTION

Fare and One-Half has been granted on all Railroads but you must ask for Certificate when you purchase your Ticket. You must also turn in your Certificate when you register at Convention Headquarters, so same can be validated.

Members on the Pacific Coast should consult their Railroad Agents, as in many cases the Summer Tourist Rate is less than the Fare and One-Half.

#### HELP MAKE OUR CONVENTION INSTRUCTIVE

All members are requested to send samples of the various forms used in their Credit Department, including Collection Letters, to E. J. Wolfe, c/o Kinney & Lewan Co., Cleveland. Do it now so they can be arranged in the exposition room.

#### THE CONVENTION PROGRAM

Word reaches us from Lincoln that President Nelson is planning a snappy Convention, filled with active discussions and interesting talks.

The Sessions will open at 9 o'clock with singing followed by a Radio Concert.

The following Speakers have already been arranged for: J. H. Tregoe, Secretary-Treasurer, National Association of Credit Men; Dr. Holdsworth of Cleveland, a brilliant orator; Past Presidents, S. L. Gillfillan of Minneapolis; W. H. J. Taylor of New York; L. S. Crowder of Chicago; Sidney E. Blandford of Boston and Franklin Blackstone of Pittsburgh.

Mr. Victor Sincere of the Bailey Company, Cleveland, will tell "How the Merchant looks upon the Credit Man." Other speakers are W. A. Grizzel of Cedar Rapids, Ia., J. W. Lewis of Los Angeles, Adolph Grasso of San Antonio, and W. G. Van Schumus of New York.

Great interest is manifest in two half-day sessions to be devoted to Group Conferences.

The Cleveland Association is making elaborate plans for entertainment and all indications point to a Convention of superlatives, with the largest attendance yet.

The genial members of the Cleveland local promise that the Convention will be brimming with enthusiasm and good fellowship.

#### AN APOLOGY

To National Directors Ralph W. Watson of Spokane, Washington, and J. R. Hewitt of Baltimore, Maryland, we offer our sincere apology for the omission of their names from the list of Directors attending the Cleveland Meeting. We also regret to learn that the name of Mr. J. H. Barrett, of Stewart & Company, Baltimore, was omitted from the list of those attending the Meeting of Credit Department Methods Committee and we ask his pardon also.

These errors were oversights and entirely unintentional, as the three gentlemen were among the most active members at the Cleveland Meeting.

#### THE DES MOINES CONFERENCE

The MID-WEST CONFERENCE at Des Moines, Iowa, April 24 and 25, will be one of the best ever held according to reports. The meetings will be held in the Auditorium of the Harris-Emery Store and members from five states will participate. Following are some of the subjects listed on the Program:

Teaming the Credit Department with the Sales Organization.

Raising the Per Cent of Collections Without Losing Customers or Sales.

Clearance Reports. What to Contain and How to Use.

Inter-City Clearances.

Making a Local Association Membership Worth the Money.

Best Methods for Handling Collections Under Present Conditions.

Credit Men as Business Builders.

Opening New Accounts Under Existing Business Conditions.

Reducing the Charge Off.

Keeping Accounts Within Limits.

Best Methods of Bringing All Delinquent Accounts to the Attention of the Credit Man.

It is really with a feeling of deep regret that I find it necessary to turn my work at the National Office over to an assistant, so I can spend two months on the road in an effort to make a large gain in membership before June first.

I like to read your letters and answer them personally because I know so many of you intimately, but you can be assured that even though miles away from the National Office, I will be in constant touch with what is going on.

Our big problem now is to give President Nelson a square deal. We have cut two of our best membership months off his fiscal year, and in order to meet the record of his predecessors, he must do in ten months what they did in twelve. That means that we must get 2000 New Members before June 1, 1922.

If you will each get *One New Member*, it will be easy. Don't you think you owe that much support to your President?

## GROUP CONFERENCES

One of the most important features of our Convention will be the GROUP CONFERENCES on the afternoon of June 13 and 14. In order to have each member assigned to the particular group, covering his Business, we hope those who expect to attend the Convention will fill in the following Blank and send it to the Group Chairman, Mr. E. B. Heller, 804 N. Broadway, St. Louis, Missouri.

E. B. Heller,

804 N. Broadway, St. Louis, Mo.

I expect to attend the Cleveland Convention and take part in the Group Conferences.

NAME .....  
FIRM .....  
ADDRESS .....  
KIND OF BUSINESS .....  
GROUP DESIRED .....

The following insert in the regular newspaper advertising of the Rudge & Guenzel Co., Lincoln, Neb., has produced good results:

## GIVE A THOUGHT TO HAVING A CREDIT RATING WITH US

Webster says, "Credit is the reputation and influence derived from the confidence of others."

Have you ever thought how much a recognized credit standing benefits you, your personal influence, and importance in your community? The power of credit is immeasurable; it is the foundation of business success, of the world's commerce, and, upon your own credit depends personal prosperity and the happiness of your home as well.

Before a business, or a person, can establish his credit certain information must be furnished. Men in business who realize the importance of credit give this information cheerfully to those who are to render the credit.

Have you ever thought of establishing a credit rating with this store and trading with us on a charge account?

Your credit once established with the Rudge & Guenzel Co. will be of value to you in other trading centers.

Give it serious consideration now. Hundreds of worthy folks are establishing a first class credit standing with this store and find it a pleasure and a convenience to trade with us on a charge account.

Our Credit Manager on Floor Three will be glad to talk it over with you at any time in the hope of arranging the customary details with you.

## TWIN CITIES TO HOLD JOINT MEETING

Minneapolis and St. Paul will have a Joint Meeting, April 26th. It is expected that about 500 will be present. Secretary Woodlock will conduct a Quiz.

## SEATTLE PREPARING FOR NORTHWEST CONFERENCE

The Credit Men of Seattle are making great preparations for the Northwest Conference, May 15 and 16. Reservations are already coming in and members will attend from places as far away as San Francisco and Los Angeles. From information we have, this Conference will be almost of Convention calibre, as over five hundred are expected.

The Seattle Local in addition to an instructive and educational program has arranged entertainment for the leisure moments. We hope to publish a full report of this Conference, so our members may realize the wonderful development of Retail Merchandising in the Northwest.

## MASSACHUSETTS CONFERENCE

MAY 10th

The State Conference for Massachusetts will be held May 10th, at Worcester, Mass. This will be the first Conference held in New England.

## MILWAUKEE CONFERENCE MAY 8th

The Credit Men of Wisconsin will hold a conference at Milwaukee, May 8th. President Nelson will attend and conduct a Quiz.

Don't forget—the Fare and One-Half rate has been granted on all railroads. You must ask for your Certificate when buying ticket.

## "STATE CHAIRMAN'S STRUGGLE"

"There's a trophy in sight  
At the end of the race;  
If we try with our might  
And keep on in our pace.

There's a failure in sight  
If we yield to despair.  
It won't help in our plight;  
It won't give us our share.

But the one who holds out  
Is the one who will win.  
If he sticks to the route  
Till the runners are in.

With but two months to go  
And by the looks of the race  
Nebraska's the whole show  
And will sure take first place.

Because Nelson at Lincoln  
And Wrenn at Omaha  
Are doing nothing but working  
And pushing the saw.

So box up the trophy  
And address it to us  
For Nebraska will win it  
Or in trying we'll bust.—H. O. Wrenn, State Chairman for Nebraska.

## A NEW BOOK ON RETAIL CHARGE ACCOUNTS—COMPILED BY MEMBERS OF THE NEW YORK ASSOCIATION

"The Retail Charge Account" is the title of a book on retail credits, on which the Educational and Publication Committee of the Associated Retail Credit Men of New York City have been engaged for some time, has just been published.

It describes in detail the methods developed by the credit departments of large city stores in handling the specific problems that come before them. It is based on the practical experience of the credit managers of New York's leading stores as brought out in lectures and their discussion before the Associated Retail Credit Men of New York City. It covers a wide range and includes among the topics treated, such subjects as the advantages and problems of credit-granting, the credit department and the credit manager, opening and closing the account, authorizing the charge, limits and overlimits, collections, installment accounts, customers' business and personal troubles, returned goods evil and discount policy, business-building, co-operation between banker and retailer, and other important matters. Numerous forms are given and the methods and devices described can be readily applied by every retailer in his own business.

"The Retail Charge Account" has been ably edited by Mr. Frederick W. Walter, Credit Manager for the Bailey Company, of Cleveland, Ohio. It is a compact, cloth bound volume of about 250 pages, and will prove both interesting and profitable not only to the fraternity of credit managers and the members of their staffs, but to all who are concerned in a responsible way with the work of retailing. The price is \$3.00. The book may be ordered through your bookstore or by mail from the publishers, The Ronald Press Company, 20 Vesey Street, New York, N. Y.

## A CORRECTION

We sincerely regret that through some unaccountable error the article on "Co-operation" in the March issue of the Credit World was credited to Dempsey Weaver, Ex-President, Wholesale Credit Men's Association of Nashville.

The article was contributed by Mr. Weaver Harris, the able President of the National Association of Credit Men, and in making this correction we wish to make sincere apology to Mr. Harris for this unintentional error.

## MAKE YOUR RESERVATION NOW!

Why wait until the last minute to place your reservation for the Cleveland Convention? If you feel certain you are going get busy now and write Mr. R. L. Palmer, The Lindner Co., Cleveland, Chairman of Reservations, to hold a room for you.

### SAN FRANCISCO CREDIT MEN HAVE LECTURE COURSE

Following is the program for a Course of Lectures by the Associated Retail Credit Men of San Francisco. These were prepared under the direction of Geo. Kramer, Jr., of Hale Bros., President of the Local Association.

#### RESEARCH DIVISION of the ASSOCIATED RETAIL CREDIT MEN of San Francisco *Course of Lectures on Credit Control*

##### I. Records of Control

The essentials of a good record for the purposes of management.

##### II. Credit Policies

Fundamental policies concerning the granting of retail credit.

##### III. Standards

The managerial significance of standards.

##### IV. The Credit Manager and Store Organization.

The creation of records which provide the credit manager with facts, through which he can best serve the merchandising organization.

##### V. The Units of Credit Control

A study of a few of the basic units upon which credit management depends.

##### VI. The Credit Manager and Store Organization

A discussion concerning the relation of retail credits to buying, selling, and accounting.

##### VII. Credit Office Organization

Office organization and operation in relation to policy and credit standards.

##### VIII. Managers, Clerks and Remuneration

A consideration of the elements of organization value in the credit office, and a suggestion concerning the determination of wages.

##### IX. Training the Office Force

##### X. What the "Boss" Should Know About His Credit Office.

A discussion of the financial and merchandising factors of crediting from the owner's point of view.

### RETAIL SECRETARIES' CONVENTION

The National Association of Retail Secretaries will hold their Convention in Cleveland on June 16 and 17, immediately following the Convention of the Retail Credit Men's National Association. Many members of the Secretaries' Association are active workers in their local credit organization and can then attend both conventions.

Don't forget National Inserts as an Aid to Collections; just had 100,000 more printed and can make interesting prices in quantities of 10,000 and over; smaller lots \$2.00 per M.

### CHICAGO ASSOCIATION ACTIVE

The Associated Retail Credit Men of Chicago are planning an active campaign for new members and expect to at least double the present membership before the Cleveland Convention.

On March 25th, a meeting was held at the La Salle Hotel and campaign plans were discussed. At this meeting were National President E. W. Nelson of Lincoln, Vice President, D. W. Ahl of Detroit, Secretary D. J. Woodlock of St. Louis and Wm. H. Gray of Cleveland.

Mr. C. N. Girsch, President of the Chicago Association expects to bring a Special Car of Delegates to the Cleveland Meeting.

### DISABLED SOLDIER EXEMPTIONS

A decision has been handed down in a Justice of Peace Court in Lincoln, Nebr., in regard to paragraph 8106, Section 647, of the Revised Nebraska Statutes of 1913, referring to vocational training students. Under the provisions of this section, any discharged soldier, sailor, or marine, disabled in the service, is entitled to an exemption of \$2,000.00 worth of personal property, or cash against any judgment, garnishee or attachment whatsoever.

This interpretation should put our members on guard against accounts of ex-service men who promise to pay from their vocational allotment. Would it not be well to have a paper prepared and kept at the desk of the credit man so that he may secure the signature of this class of accounts waiving their rights under this section?

### IMPORTANT NOTICE

All members are invited to suggest topics for consideration at our Cleveland Convention. President Nelson is anxious to have you write him at once so arrangements can be made to include them in our programme. If you have any special items of interest to credit men send them to President E. W. Nelson, c/o Rudge & Guenzel Co., Lincoln, Nebraska.

### JUNIOR RETAIL CREDIT MEN'S ASSOCIATION ORGANIZED

Des Moines, Iowa has just organized a Junior Association, composed of young men and women affiliated with the Retail Credit Men's Association of that City.

They will hold regular Meetings to promote better acquaintance and discuss credit problems with a view to education, so as to fit themselves for carrying on the work of the Credit Manager. The dues are only \$5.00 per year, making each a member of the National Association, so they will receive the Credit World.

We grow older in body but our brains grow younger with increasing years. Make the most of it, cultivate your brain, let each great problem be a stepping stone to greater things.

### THE NORTHWEST CONFERENCE

The Second Annual Conference of the Pacific Northwest Retail Credit Men will be held in Seattle, Washington, on Monday and Tuesday, May 15th and 16th, 1922.

The conference sessions will be held at Frederick & Nelson's, in the beautiful auditorium of that department store, which is the pride of our city.

The railroads have granted the conference rate of one and a half fares to all delegates and their wives—provided there are 150 or more.

The three words that strangle action are "Perhaps"—"If"—"But." They have no place in the Credit Man's Dictionary. When you decide, make it positive YES or NO and stand by your action without excuse or apology.

### QUINCY CREDIT MAN ELECTED TO OFFICIAL POSITION IN HIS COMPANY

From Quincy comes the gratifying news that Mr. Loren E. Gillhouse, a prominent Credit Man of that city, has been elected Secretary of his Company. Newspaper comment follows:

At the annual meeting of the stockholders of the Halbach-Schroeder Co. Loren E. Gillhouse was elected Secretary. Other officers elected were R. W. Halbach, President; Emil Halbach, Vice-President and Treasurer and George Gabriel, General Manager and Vice-President.

Reports for the year showed a gratifying growth and plans for extension were discussed at length.

### THE 1923 CONVENTION

There appears to be considerable rivalry as to what city will capture the 1923 Convention. Denver, Colorado Springs, Chattanooga, Springfield, Mass., and Milwaukee have started campaigns. Local Associations desiring to bring the next Convention to their city should see their claims are presented to the Cleveland Convention.

Mr. E. S. Miller, Secretary of the Associated Retailers of Sioux Falls, S. D., writes President Nelson: "Only a man with a heart of stone can ignore your appeal. I have no promises to make and it may be possible that big results cannot be accomplished with my enrollment of one of the 1,000. However you may put me down for anything you want me to do. I will try to get three to five new members in my neighborhood. If the other fellows do as much in proportion to their opportunities we will arrive in Cleveland with a great big total gain in membership."

Last week 5 Bad Check Artists were caught and 17 "Skips" located. Not so bad for Seven Days.

Meet Up

*with the* Northwest

(Watson's Territory)

---

SEATTLE

INVITES YOU

*to the*

Pacific Northwest Conference

*of* Retail Credit Men

*at* Seattle—May 15-16

---

Take a Flyer to

“The Charmed Land”

---

Retail Credit Men's Association  
of Seattle





# THE CREDIT WORLD

April, 1922



## Why Jones Pays His Bills

By Fred E. Kunkel, Washington, D. C.

A NATIONALLY known retail merchant, whose progressive business building policies have blazed the trail during the period of business depression, claims that retailing is a real man's game, an uphill fight, and that dealing with human nature is by far the biggest problem. He says it is not so much the return habit or sending out goods on approval, or C. O. D.'s which come back, as it is that perversity in human nature which balks at paying bills. This is the bugaboo of the retail merchant.

Always ready and willing to extend the courtesy of opening a charge account for the convenience of the customer and as an aid to buying, he finds the reciprocal relation of paying one's bills promptly a finesse not to his liking. Of course, the man who has something to sell recognizes that it is a business-building factor to open a charge and that even though the percentage of prompt pays, slow pays, poor pays, and never-pays is as varied as a checker-board, he can count on the law of averages to compensate him for the evil in the long run.

The average merchant is, therefore, tolerant of the steady buyer even though he fails to pay his bills as promptly as the principles of sound economic business dictate. He is even willing to stretch a point if this method enables him to keep a good customer on the books. But the psychology of persistent, consistent credit education is an effective remedy which the retailer has been quick to recognize and apply.

The law of humanics which he has evolved, tells him that if he keeps after the debtor he is going to wear down his non-pay resistance and eventually bring him into line, converting a poor pay into a slow pay, and a slow pay into a prompt pay. Beginning at the bottom rung of the pay chart the credit man works up, striving to carry the buyer up the ladder of pay-service with him. More often than not by hard conscientious and consistent effort he succeeds.

In the seclusion of his private office, when he is not interviewing or being consulted, the credit man is racking his brains to find the clew which will help him solve the eternal problem of human nature and bill-paying. That he is succeeding in driving

his man-message home is illustrated by the psychology which made Jones pay his bills. Jones is typical of a class.

At the Lake Placid Club Jones is telling his friend Watson in an after dinner smoke over a game of chess, what he thinks of the credit man's strategy and collection psychology. Before they had those Retail Credit Bureaus, local and national associations, credit information service, and the like, plus all the other vehicles of credit granting and bill-paying, he could let the other fellow worry about his bills and when he paid them, but now they had him tagged and placarded from coast to coast, as if he was one of the bad-check passing clan.

"I wouldn't be surprised if they had my portrait as well," he confided. "Times used to be when I went to Jacksonville or New Orleans for the winter, or to Narragansett for the summer, or took a trip to Los Angeles or Hell Gate for a slight change of scenery, that I could buy anywhere on tick. My name and position were enough to get my credit by. But now they have my number and they tell me I don't pay my bills. Every one of those smooth credit managers treats me fine as silk. They have me fill out a nice little card asking for all sorts of information, or fill it out themselves, and talk to me as if I owned the town and

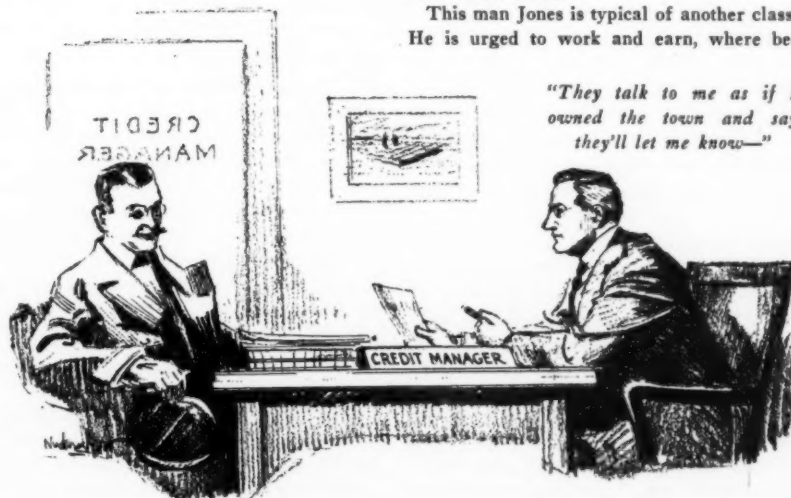
say they'll let me know, but all they let me know tactfully enough, is that I don't pay my bills. Couldn't I arrange to pay within thirty days or end of month?"

"And to make matters worse they have organized a National Thrift movement which is tuning up these credit men. They have been quick to sense its importance as a first-aid in bill collection. They utilize it as an educational campaign for paying one's bills more promptly. They don't seem to confine themselves to a one-week campaign but on every bill, statement and letter I get, I find the words 'Pay Your Bills Promptly and Maintain Your Credit Standing' stuck out in red or indigo blue somewhere in the body. It's getting my goat, Watson."

"Yes, times have changed," answered Watson. "The idea of prompt pay is spreading all over the country like the boll-weevil, with nothing to stop it."

This psychology is also at work in salaried positions. The man who would pay cash and carry in the more thriving days not so long ago, now finds it convenient to use credit, but he doesn't like to part with his money on payday, preferring to postpone the unpleasantness of parting with ready cash. But the reminders get under his skin and he feels duty bound to meet the inevitable credit terms.

This man Jones is typical of another class. He is urged to work and earn, where be-



"They talk to me as if I owned the town and say they'll let me know—"

fore he could float from one job to another or loaf if he had a mind to. Jobs were plentiful. Now there is a dearth of positions and he has to take what he can get, and hang on to that. The salary too, is none too handsome. He tells his wife complainingly that they must cut down on luxuries which they had formerly enjoyed or they won't be able to pay their bills.

"I'm being urged to make a budget, simply because Uncle Sam is now doing it," he complained. "And to think of all these years he and I went along without it. And what's worse, I'm supposed to record my expenditures and hire a bookkeeper if I don't want to do it myself, just like a business man so I may know my income is in excess of my outgo, assuring that I will live within my means."

"I'm told to invest in reliable securities when I would much rather invest in oil stock and make a killing. I'm told there are too many cats and dogs now, that we're having a regular pestilence of them since the war. And yet, every now and then oil is struck and the other fellow who was in on the buy tells me of his ten-strike, while I have the cold consolation of owning a few Liberty Bonds."

"This credit idea is all fine enough but with conditions as they are I'm having a hard enough time sharing with you and the rest of the family what little pay I get. No use talking any longer about a comfortable bank account. But it would be a good idea if we owned our own home and escaped this rent profiteering. Guess I'll fall in line with these Thrift ideas."

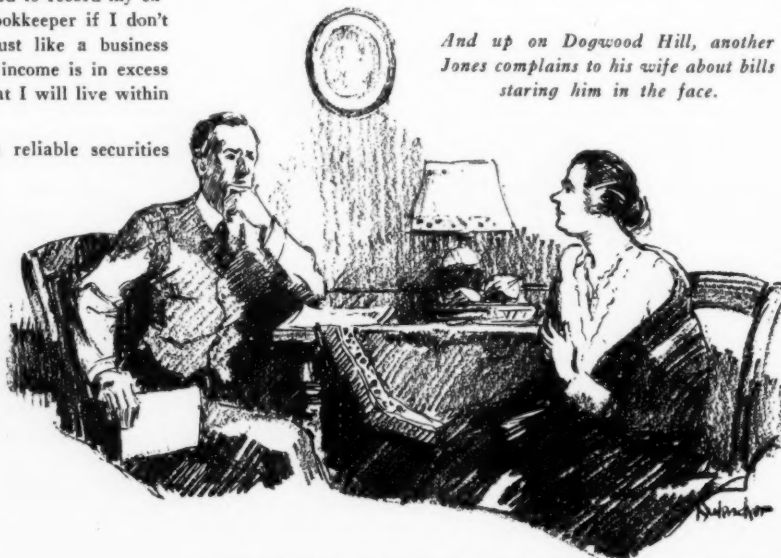
Here the psychology is also at work, and this man Jones feels the urge of measuring up his income and outgo, so he can work, earn and save while paying off his bills. He finds it pays to keep a budget and so have money to enjoy the few things that come with cash well spent.

Another Jones in still another walk of life, complains about the injustice of credit granting. "Credit standing—what do I care about my credit standing. Let the other fellow worry about his bills. I've got enough to worry about my own affairs," and so he slides along. He tells his friend Simpson how he got caught up once and that he is not going to be found napping again. In discussing credit he tells his experience about family purchases.

"Some years ago my wife and I fell out, as husband and wife occasionally will, where there is not a thorough understanding. She left me. I promptly served notice

in all of the local papers that I wouldn't be responsible for what she bought in my name. What does she do, unbeknown to me, but go out to every store in town where I had credit and stock up on merchandise galore, dress goods, hats, shoes, and groceries down to pickles and olives and such things, until she had most enough to start a regular grocery store of her own, a ladies' furnishing house and every other kind of specialty store. She was preparing against the rainy day which had set in for her."

"And then when I fell back on the news-



*And up on Dogwood Hill, another Jones complains to his wife about bills staring him in the face.*

paper advertising the lawyer for the prosecution exclaimed 'that stuff won't go around here', and straightway proceeded to open so many law books and to read a few choice sentences from each that I thought he had brought the whole law library into the court room, stacks and all and was going to talk for a week. I never knew there was so much law on the subject. My attorney was not to be outdone by such a multifarious showing, and using high sounding meaningless phrases himself, which the judge seemed to understand however, he harangued until I fell asleep listening to the argument."

"I thought I had won when I suddenly woke up at the conclusion of his argument. He had talked long and forcibly, but the old judge, after painfully hearing all arguments on both sides, and incidentally a piece of my own mind, finally put an end to the palaver and controversies, by rapping for order and proceeding to lay down the law in a few choice sentences, to wit, says the Judge, says he:

'The law in this case is that the husband is liable for the reasonable necessities purchased by the wife for the use of the family, unless the husband has either provided the family with sufficient articles of the nature and kind purchased to reasonably supply their

wants, or has given the wife sufficient money to pay for what they need according to their social standing and the husband's ability to pay. Judgment for the plaintiff.'

"Of course I had to confess that somehow I had failed to provide my wife with all the articles she had bought, which she claimed necessary for her support. So after the judge had his say, we had it all out again on both sides out of court, and I decided to abide by the decision without more expense for appeal and more 'lawr' books to consult. As the cheapest way out of an unpleasant situation, I took my wife back with all her purchases. And now to save trouble I just let her go to the store and charge it. That keeps her happy and the merchants like me, because my wife, she is a good customer, and I send them a check once in a while."

"Yes," replied his friend Simpson, "I see more and more how the housewives in the aggregate are the mainstay of modern department stores and specialty shops, and that if the purse strings were entrusted to the husband instead, most of them would have to go out of business. Modern cares in the office and elsewhere are such that few husbands have the time or inclination to shop, and so a new chivalry makes the intrusting of the family purse strings to the wife an accepted and all too frequent practice."

"My wife reads the funny sections of the paper, 'Keeping up with the Joneses,' or 'Bringing up Father,' and such stuff, and sure enough I have a hard time keeping up with her. She has such a queer idea of how she should carry on to keep in the swim of society and the movies. She knows every movie actor from 'Doug' and 'Mary' on down to 'Freckles' and 'Kazan', and calls them by such familiar names. So I continue to be the goat and pay the bills whenever I feel I have money in the bank, in spite of those doggone notices which I'm getting regularly in the mails now."

"That's just it," chimed in Jones. "Those blooming credit men must have nothing else to do these days except to stuff them in envelopes and mail them out. And what's a poor fellow to do anyhow, with business in the shape it is in and has been, and is likely to be? One week I invest my surplus in some reliable securities and next week

(Continued on page 24, column 1.)

# What a Live Clearance Bureau Can Accomplish

By G. C. Driver, President, The Cleveland Retail Credit Men's Co.

WITH the convention only a few weeks off, there have come to us many inquiries as to what the Cleveland Credit Men's Company has accomplished through its Clearance Bureau, and what courses it has pursued to bring it to the high standard it now enjoys.

Practically all of our readers are familiar with the general plan of a clearance bureau and the advantages that such an organization, properly managed, has over any other retail reporting system.

In the first place, it is merchant owned and controlled. It is a stock corporation with the stock held by the stores as members in their own organization, one share of stock for each member, and one vote for each member only. It is a stock corporation in which no dividends—in cash—are paid. It is run on a strictly business basis, efficiency and economy being the leading motives; profits, however, are not sought for.

This is the prime difference between the clearance bureau and the local reporting agency. The one must furnish high grade service and have a properly paid staff; the other should furnish the same service and have the same satisfied employees, but it must also pay a profit to its owners and lay by a reserve for bad days.

One other large saving to the bureau is the fact that it does not publish a rating book. All information is given directly to the inquiring houses and paid for as used. On the other hand all information comes to the bureau directly from the different members who have pledged themselves to give credit references through the bureau only, and not on direct inquiry. This serves two purposes; first, should a customer give the same stores as references during an afternoon's shopping tour such stores will have to give but one credit report on that particular customer, and that to the bureau only.

Second, the customer cannot get away from the poor rating she would like to conceal by the simple means of not mentioning that particular store, because all such information is on file on the master card at the bureau office.

Credit managers and other business men are fast realizing the fact that they have nothing to conceal from each other. A free interchange of ideas, experiences, statistics and other valuable data makes for better business all the way around. We lose no

direct wire over which no traffic is handled except between the bureau and the credit office. There are at present over 700 members who are continually adding to and drawing from this fund of information.

Some idea may be had of the volume of business that clears through the bureau offices from the following figures:

## Average-Period

1916-20	1921	Net Increase
Trade or Telephone Reports		
74,495	85,267	10,772

## Special Reports

13,107	17,332	4,215
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## Percentage Answered

90.42%	93.21%	2.79%
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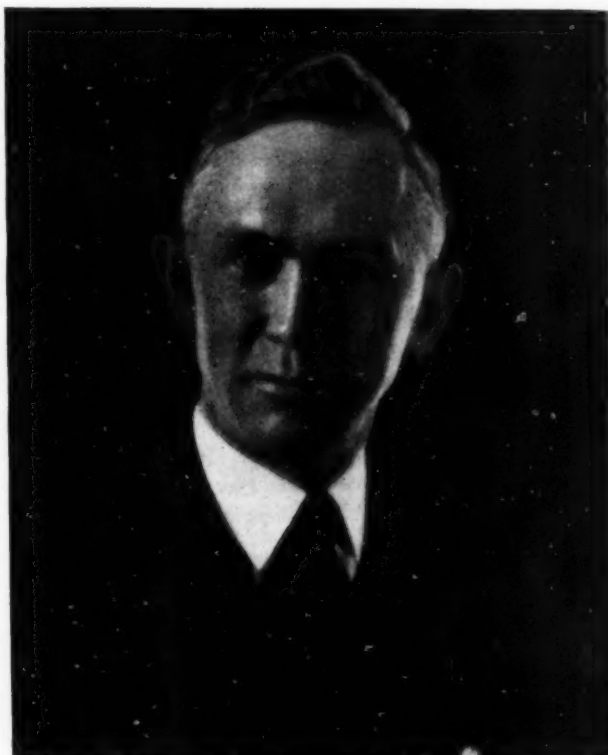
During this second period, or 1921, there were

Tracing Reports	1,164
Real Estate Reports	4,398
Clearance Reports	600

This means that there were 1164 missing debtors located and the correct address given to interested members. Just think what that one item alone means! Another very valuable feature of the service is that of the "clearance report." Sometimes a credit manager may have reason to question some particular account because of the nature of the purchases made, the quantity, or some other factor that for the moment occasions unrest. A clearance report is called for which gives the entire financial history of the account; the number of other stores where purchases are being made; the

amount owing and for how long; the pay habit in detail; and any other items of interest which may be furnished tending to show the desirability or undesirability of that customer.

It will be seen that over 100,000 reports were furnished to members during the year of 1921. All through the holiday periods, notably that of Christmas, service was given as promptly and as accurately as though it was an every day occurrence. While this may sound as praise of the bureau alone, it must not be forgotten that the stores were the original sources of all the information so disseminated, and unless they had cooperated in such a wonderfully efficient manner, such a record would not have been possible. (Continued on page 24, column 3.)



G. C. DRIVER

President

The Retail Credit Men's Co.

trade by it, and the other fellow does not learn anything from it that will harm you. If he can run his own business any better by reason of something he has learned from you, for heaven's sake let him go to it. Of course, there are those unfortunate individuals who cannot respect a confidence; who cannot play the gentleman under any circumstances; and who violate all the rules of the game no matter what and by whom laid down. Our jails are full of thieves, murderers and other social delinquents—shall we by reason of them give up our hope in our fellow-men?

In the Cleveland Bureau there are over 700,000 master cards all of which are immediately accessible. Practically all the trade reporting is done by telephone. The larger stores and shops have their own di-



# How to Collect Overdue Accounts



## PRACTICAL HINTS

Apparent success in the collection of overdue accounts is sometimes actual failure. The debtor pays up,—and never comes back; or he pays up eventually and is confirmed in the "slow pay habit." Instead of being educated to the habit of prompt payment, he is being taught how to "stall off" his bills.

Collection of overdue accounts is truly successful only when the debtor *pays up promptly, and comes back to trade, with an awakened sense of his credit obligations.*

Hence the importance of conveying, in a tactful way, the *necessity* for prompt payment. Some motive or influence must *early* be brought to bear which will convince the debtor that immediate payment is required.

By employing potent and effective pressure *soon* after the account becomes delinquent, you create the impression that *your* bills cannot be stalled. At the same time, average cost of collection and average length of delinquency is materially reduced. Such pressure must be moral persuasion that is free from a harsh, overbearing or threatening attitude. Threats and offensive insinuations are not half so convincing as plain facts courteously stated.

A thorough understanding and consistent application of these principles in the System and Service of The United Creditors' Association have made it "The Largest and Most Efficient World Organization Serving the Creditor Public." The System, known as "The Practical Collector" has proved its worth to more than eighty thousand merchants and professional men in the collection of millions of dollars. It is simple, practical, economical and effective.

## WRITE FOR BOOKLET

If you are not already familiar with this System, a line on your business letterhead will bring you the booklet, "The Practical Collector, What It Is and What It Does."

## REPRESENTATIVES WANTED

There is an opening in the organization for capable men of integrity, selling ability and knowledge of credits to act as sales representatives. Applicants are requested to state age, married or single, sales and collection experience, and average earnings in 1921. Write nearest office.

## LEGAL SERVICE WHICH COVERS THE CONTINENT.

The United Creditors' Association provides legal service through its own attorneys under contract in every state of the Union and Province of Canada.

# UNITED CREDITORS' ASSOCIATION

## DIVISION OFFICES

Baltimore, Md.  
Billings, Mont.  
Calgary, Alberta.  
Cincinnati, Ohio.  
New York City

Vancouver, B. C.

Omaha, Neb.  
Philadelphia, Pa.  
Portland, Ore.  
Regina, Sask.

Salt Lake City  
Seattle, Wash.  
Sioux Falls, So. Dak.  
Spokane, Wash.  
Toronto, Ontario.

Winnipeg, Man.



# Collecting Installment or Deferred Payment Accounts

By Joseph Jedlicka, Credit Manager Duff & Repp Furniture Co., Kansas City, Mo.

WHAT I have to say, undoubtedly, is but a recital of what you have heard before, or, rather a recital of what you, engaged in this line of merchandizing, are and have been doing. It is, however, by repetition that our minds are kept active. The constant recalling of this or that keeps us alert and keys us to vigilance. I will be happy if I leave with each of you one thought, if not new, one which you had forgotten, and which will be of some benefit to you, in recalling. The forms I use are not exhibited as models by any means. I hope they may bring a suggestion from someone to vastly improve their scope or a suggestion of a new method, which will accomplish desired results more satisfactorily.

You have heard the story of the two boys: One said, "My father and I know everything." "All right," quizzed the other, "Where is Brazil?" "That is one of the questions my father knows!" he answered.

The foundation for proper collection is laid at the time an account is opened. An indefinite, or incomplete opening of an account, bears immediate bad fruit. The instruction of customer, "Charge it" with us prompts inquiry as to the payment of it. Time was when customers resented being asked as to their ability to pay. Those who resented it the loudest were those covering an ulterior motive.

So, we, on opening an installment account take even more care, in many instances, than on opening other accounts, being more precise and more definite in all of our understanding with our customers. That is, as to the amount of credit desired and how and when the payments are to be made, etc. We use the same applications as on other accounts, and have the customer sign an agreement written down as the agreement is being arrived at and which becomes the final agreement between us.

In granting credit, how many credit grantors visualize the probable expense such an account will entail to collect, or how long it will run on the books before it is lined up? This thought occurs to me on all accounts where the subconscious thought speaks up "Watch out." I debate the question in my own mind before deciding on the application in such cases. If my hunch is that the account will prove expensive to collect, I require such deposit down and vary usual terms granted so that debtor has a very substantial interest or equity in goods sold—so as to compel him to protect this debt in preference to all others. I thus gain an advantage, which I utilize, and I have

often heard ratings on such debtors as being "Slow pay", whereas, with us he is satisfactory,—made so by necessity.

If the credit is largely a moral risk, payments are required weekly or semi-weekly in preference to monthly. Our plan is to be in constant contact with our customers. We decline to sell goods on installments payable once every two or three months. Even where accounts are paid months ahead, we strive to keep in contact with such accounts after a month or so has elapsed. We do this under various pretexts. The reasons are obvious to every one. Your customers do not resent your friendly interest in them, if such interest displayed is not obtrusive, so as to become offensive. For instance, a letter offering or suggesting to add further purchases to their accounts either brings a response; or, if no response, mail is not returned, indicates fairly accurately, no change in address, and that the account is fairly secure.

The succeeding step is proper book-keeping postings and proper preparations to follow up the customer's fulfillment of the contract. A prompt collection system is the vital blood of any business. It causes a frequent turn-over and adds to business. A store with a reputation for looseness in its credits or collections, causes a like carelessness on the part of its customers in meeting their bills. Some stores in our city get statements out the first of each month. Others are not so prompt. We render customers itemized statements of purchases made and a little handy receipt book showing total charge and total initial payment made and the face of the book shows the amount of the payments as agreed to be made thereon, and when. Our office end of it to immediately place a follow-up card on the account in a pigeon hole in the book-keeper's desk seven to ten days following due date of the payments. This time is governed as to payments, when made (weekly, semi-monthly, or monthly) and residence of customers (whether in city or outlying suburbs). The desk has a pigeon hole or cabinet for each day of the month. A "deferred cash" or "first payment" is followed up two or three days of due date. If not paid when the card comes up for posting or checking, the first notice is sent (see Fig. 1).

The card is then placed ahead seven or ten days more. If still unpaid, then a second notice is sent (see Fig. 2).

After another seven or ten days the card comes up for my attention. A study of the account then determines whether to call up by telephone, if customer can so be reached,

or to have a collector call and investigate.

For our own convenience we classify debtors in three classes:

1. Those able to pay but careless.
2. Those who do not intend to pay.
3. Those who through ill luck, misfortune, or change of circumstances are obliged to ask for leniency.

Classifying your delinquent accounts in this manner enables you, or your assistants, to decide on the manner of handling the collection. Of necessity, every store has a system which is executed by subordinates. It should be flexible and we teach our bookkeepers to discriminate as to the application of our system to each account, that is, the bookkeeper is given latitude to exercise judgment in figuring whether notice should be sent or further deferred. There may be notice of illness, or death in the debtor's family, or notation of "Out of employment," etc. A notice of suit on account, or for divorce, or giving of mortgages to others on same goods brings such an account to my special attention. Of late, I have found time to look over all cards assembled on which notices for non-payment such day are to be sent. The bookkeeper first determines as to notice. In doing this, my knowledge of many of the accounts through collector, or mail, enables me to save many notices, and consequent postage and stationery. I am of the opinion that too frequent mail notices to same customer lose their effect. We have



Kansas City, Mo. *March 10 1927*

*M. J. B. Blank*  
*9545 18th Street*

Our records show that a payment of \$ *11.60* was due at our office on *March 1st* and is yet unpaid.

If not in the mails now, please attend to this promptly, and oblige,

Yours respectfully,

DUFF & REPP FURNITURE CO.

*Fig 1.*

some customers who object to receiving notices.

Once a month, I have made it a practice to go through all installment books and thus, hurriedly, at least, view each account. You would be surprised how many loose strings are thus caught up and tied. No matter what system you employ, or, who you have to execute your system, mistakes and oversights will occur, and, have you noticed, as I have, it invariably occurs on such an account on opening which you had a hunch you had better watch? If a card is not placed on file on an account, and it becomes delinquent, no notice is sent and chances are it continues so until discovered.

Our collector's first call is to investigate the failure of our debtor to answer our written notices, and to make collection of over-due amount, if possible. He is required to tell them this, and, to also impress on them that he will *not* continue to call to collect. We will not sell customers who will require of us to call to make all collections on the account. Payments must be made at our office. Our collecting expense we restrict to the minimum, and try to educate our customers to this fact, often writing them if expense incident to carrying their account, in our judgment, is out of proportion to our determination as to the value of account.

Although a retail store hence, a personal service institution in a measure, our personal service is, in most part, restricted to giving them value satisfying their taste and serving their convenience and comfort. We, in turn, ask them to reciprocate our service by meeting their obligation to us with the least expense to us. Rather idealistic, but

**DUFF & REPP FURNITURE CO.**  
1216-1224 MAIN ST. KANSAS CITY, MO.

*Mr. J. B. Blank*  
*9545 "B" Street.*

We must again recall to you the \$11.60 payment now overdue on your account. Your contract stipulates that you are to pay us \$11.60 per month. These payments must be made promptly or arranged for at our office.

Kindly give this matter your immediate attention. Last payment *February 1st*

Yours respectfully,

DUFF & REPP FURNITURE CO.  
Collection Department

Second Notice

Fig. 2

it can be brought about in a measure, and we know we have made great progress along this line. We aim to envelop our installment business with the same dignity that is aligned with any "Charge" business. There is no odium or stigma attached to buying on the installment plan any more than to buy on open account which is recognized as the most convenient and dignified way to supply your wants or requirements. A man usually buys his home, how?—On installments.

It naturally follows that in case of delinquency of debtor, we ascertain the real cause of it, what he intends to do about it, and considering such new conditions, grant him active assistance and our moral support, if his condition requires it. Failures are bound to occur, and if reasons or causes for present embarrassment are nullified and done away with, a helping hand is extended; otherwise not. There is no use to try to float a leaky boat until the hole is plugged. Concretely, if necessary, we make new terms acceptable to debtor and forget bygones, insisting that new terms be met without qualification. Failure to meet new terms usually implies the account is hopeless, or, at least, undesirable. We find it, however, to be the rule that the new arrangement, if within the power of debtor to perform, (and only such should be asked) works out satisfactorily. Such credits become character or moral risks, and there are none better.

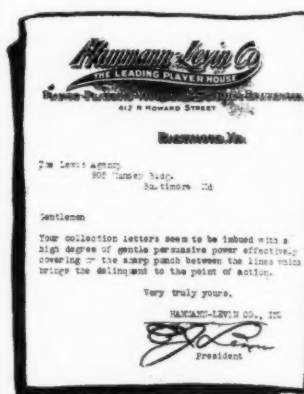
We seldom resort to replevin. Some years ago, the contrary was the case. If the customer is not acting fairly, and will not come in on request of letter or collector, an itemized statement is handed our Delivery Department with instructions to call for goods. They are probably told by debtor no goods are there to come back, at which the driver exhibits his itemized statement with instructions written thereon "Make demand for return of goods." This is a legal demand and prepares way for suit, which in most cases, is not necessary. I am one of those who believe in coming in personal touch with our debtors and so use the phone more and more. If a letter addressed to the customer inquiring reason for non-payment brings no answer, a telephone call inquiring why no answer was received is a very easy way to open up the matter, and always attracts the attention of the customer to the account, bringing an explanation, real or fanciful, why delinquent and usually leads to a satisfactory settlement. You, thereby, bring the customer to you and talk to him.

A phone call will bring quite often a promise to pay. This is an advantage—a promise once made stirs the customer to action to meet such promise for people are taught from childhood the cardinal virtue of truthfulness. All people want to keep their promises when given so directly. Re-

## Lewis' Letters

# 29

letters—refreshingly "different", unique and forceful. For any installment house, they will PRODUCE THE MONEY!



They cover almost every case you can think of.

Money refunded promptly if letters do not suit.



**CHARLES E. LEWIS**

905-6 Munsey Building  
BALTIMORE, MD.

mind a debtor of promises not kept carries a punch not at all relished by any one.

The personal contact is a fine leveler of differences and misunderstandings. The hardest delinquent customer to handle is one who will not come to you in his defaults in payments. Collection letters are in themselves but a dun; to soften them, the first letters inquire why payments are not made, thus inviting a statement from debtor which makes it very easy for him to unbosom his trouble, if any or excuse his oversight.

Letters headed as our Government letters usually work. "You are hereby notified"

(Continued on page 25, column 1.)

# Publicity in Credits and Collections

By Frederick W. Walter, Credit Manager, The Bailey Company, Cleveland, Ohio

It is a pleasure to contemplate the similarity that exists between business affairs of today and those of centuries ago. You will recall the admonition "Put not your light under a bushel." The writer must either have been a publicity man or a sales manager, or he never would have uttered that remark, for translated freely into terms of modern action, it means that if you have something worth while, do not hesitate to tell the world about it. Be sure however you have a good proposition and then go to it with all the persistency and enthusiasm you can command.

Those of you who attended the annual dinner of the Cleveland Retail Credit Men's Company, will recall the story told by our National President in his most inimitable manner, of the selling proposition in which he was at one time and for a considerable time in his life engaged. Without repeating the personal details suffice it to say that he had a most estimable proposition pursued in a most vigorous manner and followed up with a boundless degree of persistency. Such a combination could hardly fail to win and we understand it did win in his particular case.

We are not presenting any new ideas but we do hope to clothe our remarks in a sufficiently fetching garb to attract a little more than passing attention and thereby impress them upon you. The credit man has to sell a great many things. Store service is rendered by the credit department to the customers and to the public at large. Store service, and we are considering only the operation of the credit office, means prompt delivery to the customer of merchandise selected at the time of purchase, either as a take-with or a send and the public should be told on frequent occasions of the superior methods in use in your particular establishment for producing these desired results.

We first have to obtain the charge customer. This may be done by direct application or new business may be secured by a solicitation campaign provided, of course, that the credit manager has at least an even break as to the class of risks to which he is offering the account.

Promiscuous solicitation at all times is un-

wise but intelligent solicitation of accounts, based on at least a fair pre-knowledge of the customer's earning capacity and bill paying ability is quite justifiable.

Of course you do not lose sight of the tremendous value to be gained by a well de-

veloped plan of correspondence directed towards those customers who have not been buying on your books for some time. It costs a rather substantial figure to put an account on the books, so why sacrifice this investment by neglecting to follow up your patrons who for some reason or other have stopped buying? Very frequently, facts are brought to your attention which when properly analyzed show serious defects in the store's operating system and corrective measures can be taken at once.

After the account has been opened, it must be paid. Customers are supposed to know that their bills are to be paid at a certain time; in the case of open charge accounts, generally on or before the tenth of the month during which bills are presented and in the case of installment accounts, on some particular day during the month. "Pay Your Bills Campaigns" have been inaugurated in a great many cities with a very satisfactory increase in collection percentages. "Thrift Weeks" have been observed in other sections with equally satisfactory returns. There is one thought in connection with these campaigns that is perhaps subject to modification. Just now, at any rate, people do not like to pay bills because of the ethical attitude involved and important as it is to broadcast the message that obligations incurred should be discharged precisely according to agreement perhaps better results can be obtained by showing your debtors that if they pay their bills promptly, those to whom they owed money would as a result be able to discharge their obligations.

If every man and woman who owed a bill would pay up at once, there would be immediately released a flood of money whose purchasing power could scarcely be computed. For as one circle of debtors squared their accounts with another circle of creditors, and they, in turn, discharged their obligations, there would be no such thing as hard times.

Instead of "Pay your bills campaigns," we ought to preach from the house-tops "GET YOUR MINDS THINKING RIGHT," and hark back to the times when business men stood squarely on both feet face to the front, with a regular wal-

lop in each fist.

The war did much toward breaking down the principles of high business morality and the lowering of commercial standards which we have spent so many decades in setting up. We got into bad habits. Our sales departments want deals put through, simply because business is poor and we know that we have no right to put the deal through because circumstances do not justify the requests. We have become careless in the matter of our losses; in some quarters we have got into wrong ways of thinking. What we need is to get back to the good old-fashioned business principles which have never been improved upon and show our own strength by a continued careful adherence to them.

In time, the account must be closed for some reason or other and this fact is ad-

(Continued on page 14, column 3.)



FREDERICK W. WALTER  
Credit Manager

The Bailey Company, Cleveland, Ohio.



## "We are very sorry, Madam,

but we cannot open the account—at least, not at this time."

"Why, what do you mean, have you written to Chicago?"

"Yes, indeed—and we have received most favorable replies—but, there is another reason—if you will permit me to explain."

"Another reason?"

"Yes, you see in writing to your references it is the established policy of the Los Angeles retail stores to 'Clear' your name through The Retail Merchants' Credit Association. This organization, which is owned and operated by us as members, keeps a Master file \*\*\*\*\*"

\* \* \* \* \*

And having obtained the opportunity for explanation, the credit man proceeds to tell the applicant for credit accommodation that our Master record has disclosed that several merchandise accounts were left unpaid in Cleveland—the city she forgot to mention when giving antecedent references.

### —NOW NOTE THIS—

If the lady wants credit and we have your claim, she will pay you to buy from us:

If she doesn't want to pay and we have your claim, she won't get credit—and we will have extensive, up-to-the-minute information as to her ability to pay upon which to base our efforts to enforce payment!

### —AND CONSIDER THAT—

Similar conversations take place daily in the credit offices of Los Angeles—that's why we say:

"She cannot become our debtor until she pays your bill"

Isn't this a convincing reason why you should place your accounts here for collection?

## Retail Merchants' Credit Association

300-310 I. W. Hellman Building  
LOS ANGELES

## "Publicity in Credits and Collections"

(Continued from page 13.)

vertised through the local clearance bureau for the benefit of all the other members who may already be interested in the account and for the protection of others to whom the delinquent debtor may apply for new credit. The success of a clearance bureau and the value of the information received by its members, depends entirely upon the kind of information sent to the bureau by all of its members and the degree of team work which is displayed. Unfortunately, there are still with us, those who prefer to take rather than put. In time, however, this sort of individual naturally sinks to his own level and that is about as fitting a punishment as could be devised for him.

The underlying principles involved apply with equal force to small shopkeepers or to the larger stores in smaller towns as to the big brother located in a busy metropolis. Business is business the world over and stout hearts are always in demand for the proper prosecution of such industry. The sooner we get back to fundamentals and to thinking right and induce our customers to take the right attitude of paying their bills, just so much sooner will the full wave of prosperity which we are so earnestly looking for sweep on toward us.

### ARE YOU A "DELINQUENT DEBTOR?"

Reprinted from *The Kansas City "Bulletin"*

Right away you are up in arms—prone to "deny the allegation, and ready to whip the allegator." Nevertheless most of us are, and must admit it. We are delinquent in the payment of our debts to the ASSOCIATION. As credit grantors, we cannot, in good conscience, allow our debts to "pile up" and become delinquent.

There are many kinds of debts that cannot be liquidated with money alone. Our debt to the Association, is one of them. "Legal tender" for this debt is "work," "service," and "co-operation." Only coinage of these mints can justly be tendered in payment of this obligation.

Do not forget that it behooves us to regulate our debts in keeping with our "credit basis." If you are in debt to the Association, beyond your present ability to pay (and most of us are) don't add to the indebtedness, by failure to do your part towards the success of your organization.

### REDUCED RAILROAD FARES!

Every Passenger Association in the Country has granted Fare and One-Half for the Convention, sold on Certificate Plan, i.e., you must ask for Certificate when you purchase ticket. Those coming from Pacific Coast are advised to consult their Passenger Agents, as in some instances the Summer Tourist Rate is lower than Fare and One-Half.



# The Credit Office as a Unit of Service

By I. S. Solomon, Controller, D. J. Healy Shops, Detroit, Michigan

**H**OW can a credit office serve as a unit of Service?

Service is the act of serving.

Service is any work performed for the benefit of another.

Service is the official duty or work required by one.

Service is the devotion of heart and life to God.

Service is a professed willingness to serve, and a legal communication of a judicial process to the designated person.

Gentlemen, all of these are definitions of Service, and how many times do we, as credit men and women, think of our jobs as a Service proposition? In ninety-nine out of a hundred cases when two or more credit men meet, the things they speak of are collections, or how they located a certain dead beat, and of everything other than of Service or of business building ideas that are so necessary for the progress of the store in which they are a most important cog.

Is it any wonder that the owners think of the credit men and the credit office as a necessary evil? And it is the credit men's fault that they allow their employers to think this way of them. It is only in the last year that the credit man and the credit office has come into its own, and this only because of the vital necessity, as seen by the executive and owners, of keeping their assets in as liquid form as possible, and the most important of these is the Accounts Receivable.

Today the credit manager has the opportunity of his life. His office is in the lime light, and is the base of future calculations, because the owner, who has used up his credit at the banks, is depending on his outstanding charge accounts, to tide him over until the era of better business. So now is the time that the credit managers can perform a real service to their employers, and the credit offices can get the attention that they so richly deserve.

In going through the routine of our daily work, each one of us, if we would give a thought to the matter, could find many opportunities to render a real service to the customer, and it would be foolish for me to try to enumerate the many ways and means of so doing, but I am going to tell you of a few extraordinary services that have been rendered to the customer by the credit manager, and you may be sure it has paid the firm many times over for the effort spent. You are all no doubt familiar with the charge customer who finds himself in town without a penny in his pocket, and runs up to the credit man of the store in which he has a charge account and asks him to let him have \$5.00 or \$10.00 and charge it. This

is a service when rendered that the individual customer so benefited does not very soon forget.

Another instance, through an unfortunate circumstance a very good charge customer of a certain store in Detroit was picked up, and held on suspicion by the detective bureau of the Police Department, and when asked to write his name, owing to being a very peculiar writer they insisted that he was trying to disguise his handwriting, and to prove to them that this was his regular signature, he had presence of mind enough to recall having signed an application for a charge account, and called up the store and asked them to bring over his application, signed about two years ago. This of course was done by the credit man, and the gentleman was immediately released. This was another kind of service rendered the customer that he will never forget.

Another interesting case is where the husband had been able to earn a comfortable living for his wife and family, but who was suddenly called to his Maker, which circumstance made it necessary for his wife to go out into the business world to provide for herself and two children. In making application to a certain business man in answer to his ad for secretary she admitted she had never had any office or secretarial experience, but she was a very methodical person and as a proof of her careful ways and promptness she asked the credit man of the store in which they had an account, to send her an itemized bill from the time the account was opened and in making a review of this statement, the following facts were disclosed: In the three years the account had been running the purchases were never under \$30.00 and never more than \$40.00 per month, and in the entire time not one piece of merchandise was returned, and on the 10th day of each month for the full time of the account, the month's previous bill had been paid. This statement proved her point to the entire satisfaction of this business man, and today this young woman is one of the highest paid secretaries in the city of Detroit, and a better booster for the credit man or the firm, who did her this favor, does not live.

Another interesting case of a Service rendered was to a very high salaried consulting engineer, who, when health permitted, could count his salary in five figures. But his, like many other professional men's earning power, would cease at death; and while this man was very good to his family, and a very able provider, he realized that sooner or later they must be taught the value of economy. One day he was

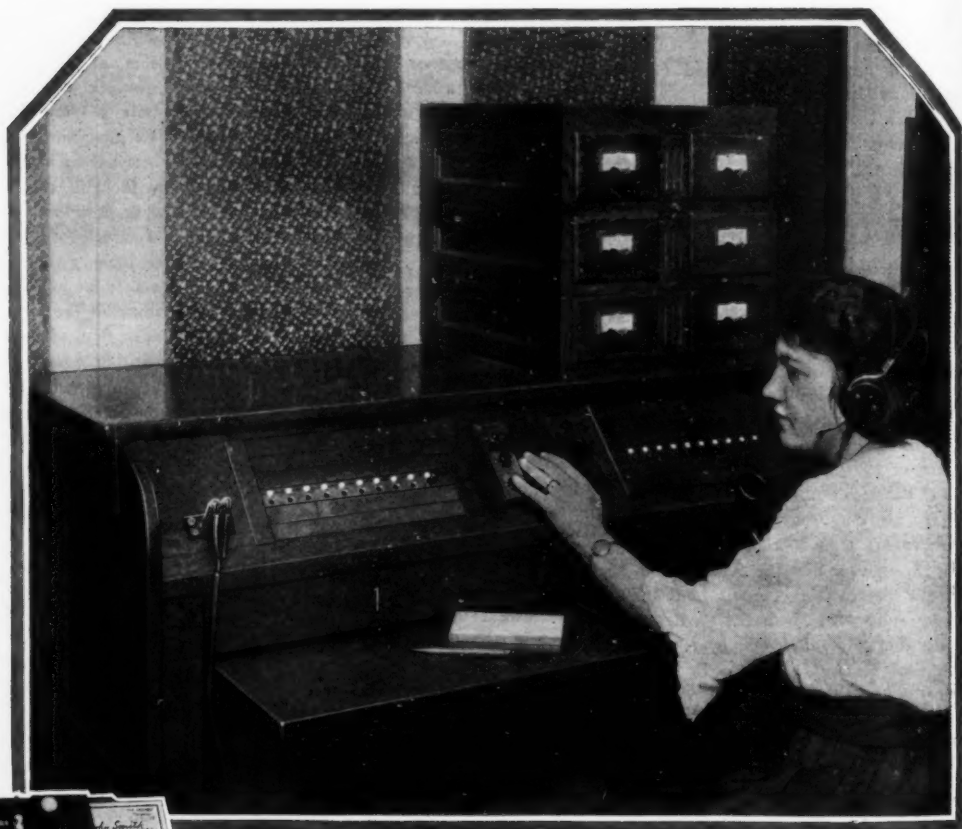
asked by his wife to call at a store to look at a coat that she selected for \$395.00, and while he admitted that it was a wonderful coat, and a good value, he asked us if we would co-operate with him in teaching his wife a very valuable lesson in economy. He gave us four \$100.00 bills to be changed into halves and dollars and taken out to his wife with the message that he liked the coat very well and thought it would look wonderful on her, but as he did not want to have it charged, he was sending her the money to pay cash for the coat. You can imagine the surprise of Mrs. J. when she saw that all that money was to be used for her coat. She lost no time in calling her husband, and decided she did not want the coat and that she never realized the value of a dollar until she saw the real money, and the lot it took to make this single purchase. While it is true the store lost a sale of \$395.00, yet the staunch booster it made of this party, more than offset, in the long run, the lost sale.

Before closing I am going to tell you about the most remarkable service that was ever rendered by a credit man or a credit office to a human being. On September 1, 1918, statements were sent out as usual, and among the statements was one for a Mrs. S. which had listed about \$250.00 worth of merchandise all purchased in the last five days of the month. In about twenty-four hours after the statement left the office, the credit manager received a call from Mrs. S., who was all excited and out of breath, stating that she received a bill calling for \$250.00, and that the only purchase she made in the store during the month was the very first item on the bill. This was not an unusual thing for the credit man to hear about, so he merely asked Mrs. S. to call at her convenience, and he would be very glad to take care of it, since it was very plainly a case of an illegal buy.

The account was immediately put in the watch column, and Mrs. S. was told not to buy for a period of 10 days, and in less than 3 days' time a charge was referred to the credit man on this same account. The credit man immediately went to the department and questioned the purchaser, and knowing Mrs. S. personally, asked the imposter to step to the office, stating there was evidently some mistake. When he reached his office, he asked this lady what authority she had to buy on the account she was using, and if this was the first time that she had attempted to use the account in this manner. It was only after threatening to call the police that she confessed

(Continued on page 18.)

# Authorizing charge ses



Authorizer's switchboard in the credit office of B. Forman & Co., Rochester, N. Y.



National Electric Credit System charge phone.

The National Electric Credit System has enabled B. Forman & Co. to improve their service to charge customers and to have complete control of credit accounts.

Hundreds of other department stores are getting equally satisfactory results through the use of this system.

## The National Cash Register Company

Dayton, Ohio

# ses in fifteen seconds.

## B. Forman & Co., give this service with National Electric Credit System.

**B.** FORMAN & CO., Rochester, N. Y., installed a National Electric Credit System three years ago. The following statement from the management shows how the system has helped this store:

"The National Electric Credit System has made it possible for one authorizer to O. K. all of our charge sales checks.

"The authorization of checks is practically instantaneous. 'Refer Charges' have been eliminated.

"We have frequently authorized over 1,200 charges in one day. This is at the rate of 142 an hour, or less than 15 seconds for each charge authorization. This quick service enables our salespeople to handle customers more promptly.

"This system gives us centralized control of our credit accounts. It provides an effective method of controlling our accounts with limits.

"Since installing the National Electric Credit System our loss through bad accounts has been negligible."

The Department Store Division of The National Cash Register Company maintains a staff of men who are constantly studying conditions in department stores. We shall be glad to have one of these men make a survey in your store and offer suggestions. A wire or letter to Dayton or to our nearest representative will bring you this service without obligation on your part.

**The National Cash Register Company**  
Dayton, Ohio

## The Credit Office as a Unit of Service

(Continued from page 15)

she made the purchases of last month on the S account, and when questioned as to why she did it, she could not answer, and said there was no reason in the world why she should do this, as she was the wife of a very prominent and successful business man, whose home was furnished with every luxury, and with at least four servants to look after it. She had her private limousine and chauffeur and everything in the world a woman could desire. When questioned further as to what she did with the articles purchased, she said she had them at home hid away.

A little further questioning brought out the fact that the cause of this vein of kleptomaniac was her anticipated motherhood. She said that while she was in certain departments, an irresistible desire to purchase so overcame her that she was powerless to help herself. You can imagine this was a very delicate situation for the credit man, and had to be handled very diplomatically. The credit man verified that her statements were true, and having, of course, the inter-

est of his firm in view, asked her as to the payment for the merchandise taken.

The situation arose not that she was unwilling to pay, but that if she did pay, her husband would have to furnish the money; however she did not want him to know of her unfortunate actions. The credit man remembering this party had the merchandise hidden away, asked her if she could return it, as he felt sorry for her, and told her if she would bring the merchandise back, he would see that it got back into stock, and that he, and no one else, would know of the said occurrence. She insisted, however, that we should take the money she had in her purse, about \$140.00, and stated she would bring back, the following day, all the merchandise she purchased illegally, and with this understanding she left the office. The next morning about 10 minutes past nine she drove up to the store in her car, and brought two immense packages up to the credit office, so large that the credit man wondered how she was able to handle them.

This would have closed the transaction with the credit man, but the impression he made upon this unfortunate being was such that she sought his advice, because she was afraid that if that desire would come upon her again, she might not be able to resist

the temptation; and should this happen in a less charitable store, the disgrace would be such that she would be unable to bear it. The credit man arranged with his wife to visit this unfortunate person and for the next half dozen times that she came to town to shop, the credit man's wife was always with her, and this companionship was the means of her forgetting entirely her former predicament, and not being overcome with the desire that had so often taken hold of her before. It is now some years since this happened, but today this credit man and his wife hold in the highest esteem the friendship of this woman and her family.

The credit man in question could name at least twenty-five of the very best accounts on his books today, which traced to their origin, would reveal the fact that this woman was responsible for their being opened.

These are a few of the Services that can be rendered by the credit office. I might suggest a watch word for your credit office, Abe Lincoln's homely saying: "Charity toward all, malice toward none."

Fare and a Half—All roads to Convention. Don't forget to ask for the Certificate when buying your ticket.

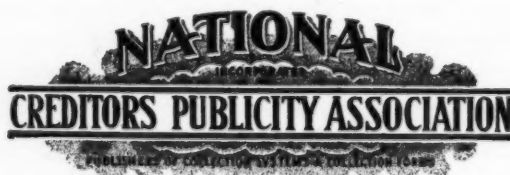
## Statistics Show That Bad Debt Losses in 1921 Were 250% Greater Than Fire Loss

We provide a means of proven efficiency for collecting those bad accounts you charged to Profit & Loss. Also a means of guarding against their accumulation.

A 10 minute interview will convince you we can do it.

NO LAWYER FEES OR COMMISSIONS  
DEBTOR PAYS DIRECT TO YOU

BRANCHES  
BROOKLYN, N. Y.  
186 Remsen St.  
CHICAGO, ILL.  
810 Union Fuel Bldg.  
KANSAS CITY, MO.  
401 Chambers Bldg.  
MEMPHIS, TENN.  
44 N. Front St.



GENERAL OFFICES  
1026-30 Title Guaranty Building  
ST. LOUIS, MO.

BRANCHES  
CLEVELAND, OHIO  
517 Nat. City Bldg.  
DES MOINES, IOWA  
408 Iowa Nat. Bk. Bldg.  
MINNEAPOLIS, MINN.  
731 Met. Nat. Bank Bldg.  
NASHVILLE, TENN.  
225 Capitol Blvd.  
BINGHAMTON, N. Y.



The card system used by the Credit Bureau of the Sioux Falls Associated Retailers is shown above. It reveals how much general and credit information can be given on a small card. The card shown indicates the credit standing of a fictitious individual. On the back of each card is written additional information, as well as a record of all inquiries made by members of the association. "Marriage," "Divorced" and "Auto License" information also is given.

financial responsibility of an applicant for credit a credit application blank is used in many stores. Occasionally some one will object to giving the information called for on this blank but such cases are the exception rather than the rule. Banks ordinarily ask for such statements when a loan is desired and a merchant should be entitled to the same information when merchandise is sold on a credit basis.

The extension of credit can be considered a contract. The store fulfills its part of the contract by extending credit to those deserving it, but if the individual fails to meet his obligation when due, he violates his part of the contract and abuses the favor which has been granted him and creates for himself a record which is unfavorable.

It is safe to say that very few cities of 25,000 have so comprehensive and thorough compilation of credit records as are available in this office. If it were not for the earnest efforts of the men and women employed in the credit departments of the local stores, this work could never have been accomplished.

Credit, properly understood and operated, can be a big part in the solution of the present-day problems. To educate the public toward such understanding, and to bring them into closer co-operation with the merchant is the work of this bureau.—Reprinted from *Commercial News*.

## Credit Conditions in the United Kingdom

By E. J. Hawkins

Credit Manager, Selfridge & Co., Ltd.,  
London, England

**C**REDIT conditions in the United Kingdom at the present time are exceedingly difficult but even this does not prevent one from saying they are "booming" inasmuch that owing to the extreme lack of ready money, taxation, and general lack of trade, the ordinary person is compelled to resort to credit business; consequently the work of the credit office is considerably enhanced through having to discriminate as to the desirable persons to receive such credit.

The chief difficulty is with the old and valued client who has been known to the business often since its inception, buys well, pays very regularly and is looked upon as a friend of the establishment and quite good for all requirements. In many cases this class of client is wholly or practically dependent on investments, and when one sees the present dividends from these following the aftermath of the war great caution must be used in continuing the credit generally asked for. One often hears that there is "No sympathy in business" but in a case like this one is prepared to acknowledge conditions, and accept payments on account, at the same time kindly but firmly informing the customer that the conditions affecting them also affect the distributor, and in the majority of cases the suggestion is appreciated and amicable dealings continue.

Every endeavor is made to register new clients but only on receipt of the most reliable information. I have read with great interest many articles in "The Credit World" on this particular subject, but am afraid many of your correspondents' suggestions as to questions at the interview with the client would savor of "The Third Degree" in this country, particularly when one remembers the "ancient lineage" of many residents in the U. K. Many customers flatly and firmly decline to give any references or information respecting themselves, presuming that their names or addresses are quite sufficient for our requirements. This customer is sometimes dealt with in a similar manner, particularly when the name is sufficiently well known to the credit clerk as having a high class reference for not paying the accounts.

In most cases, however, the genuine client is only too anxious to give all assistance for the purpose of enquiries, but one of the chief stumbling blocks is "terms."

It has been the custom in the past and even now in some businesses to give very long and extended credit; many of the old fashioned firms thought nothing of letting a client's account run for several years, and then only sending an invoice once a year.

When I say old fashioned firms I not only mean their methods, but particularly their establishments some having been in existence several centuries, and in many cases their clients' ancestors have been on their books during that period and in altering their old terms great offence may be given. Extended credit, however, is beginning to be a thing of the past, and even some of the firms aforementioned are beginning to fall into line with the 30 day businesses, and as a set off now grant quarterly and half yearly accounts. This will show your readers how difficult it is for the 30 day credit man to secure accounts with the client used to having (and no difficulty in getting) very extended credit.

Bad Debts of course are the bugbear of the credit man and require all his arts, etc., to prevent. Notwithstanding all precautions, they are as sure as the "Seasons." At the present time in the trade one is often let down by the client who has been a good customer, paid regularly and with whom you show no hesitation in giving credit, but has been hard hit by the war and suddenly disappears and no trace of him or her can be found. Another big item is "Impersonation" or procuring goods in a registered account customer's name. This is often carried through in a very clever manner, good nerve being required by the purchaser who is often an ex-servant and occasionally a "friend" of the customer. Of course sometimes they are caught but more often the matter does not come to light until the monthly account reaches the customer, and then often too late to thoroughly investigate.

This firm is a member of several trade protection societies one of which I think is similar to The Retail Credit Association, and is known in the U. K. as the M. C. S. otherwise "Mutual Communication Society." This society has been established 119 years, and at present membership is about 1000 including practically all firms of note in London and provinces. Weekly meetings are held and members' lists of names are read over and information exchanged which is often the means and prevention of bad debts. A weekly list is issued a feature of which is the publication of names and addresses of persons known to be bad and general advice as to credit in other cases is given. This with other agencies is a considerable help to the credit man and if such co-operation were more generally taken, no doubt the question of bad debt would be considerably modified.

May I therefore suggest in conclusion that I will be glad to render any assistance asked for in this direction from your members? It will be a pleasure to the writer in helping to trace any runaways they may have, and known to have crossed to this side of the Atlantic.

## MIGHTY IN BUSINESS!



**T**ODAY in thousands of offices and banks "EXCELLO PENS" will be used to carry on the day's business.

You too will realize the daily and hourly worth and value of "EXCELLO PENS" by giving them a fair trial. Order the style you prefer in the "EXCELLO" make, or send for samples at our expense.

"EXCELLO PENS" are plated with silver-alloy made of special heavy quality cold-rolled carbon steel. They are built to write smooth under a heavy hand, and their value is exceptional.

The "EXCELLO" No. 61 ball-point is very popular for general business use. All orders are sold with a guarantee of satisfaction. Write today for the quality pen.



**H. F. KRUEGER**  
P. O. Box 505 KANSAS CITY, MO.

# The Financial Digest

By *W. Ries*  
Research Division

## RAILROAD EARNINGS IN JANUARY INCREASED

	1922	1921
Gross Earnings	\$ 393,000,000	\$ 469,000,000
Operating Expenses	336,000,000	440,000,000
Net Earnings	\$ 57,000,000	\$ 29,000,000

## GAIN IN BUILDING (Permits Issued)

	1922	1921
February (103 Cities)	\$ 121,000,000	\$ 84,000,000
January (111 Cities)	129,000,000	52,000,000

## TREMENDOUS DECREASE IN THE TREASURY'S RECEIPTS

March 1st to 20th.

	1922	1921
Customs	\$ 25,000,000	\$ 20,000,000
Internal Revenue:		
Income & Profits Tax	255,000,000	526,000,000
Miscellaneous	60,000,000	75,000,000
Miscellaneous Revenue	22,000,000	17,000,000
Total, March 1st to 20th	\$362,000,000	\$638,000,000

Fiscal Year, up to date

	1922	1921
Customs	\$ 233,000,000	\$ 208,000,000
Internal Revenue:		
Income & Profits Tax	1,574,000,000	2,279,000,000
Miscellaneous	915,000,000	1,068,000,000
Miscellaneous Revenue	313,000,000	508,000,000
Total, Fiscal year to date	\$3,035,000,000	\$4,063,000,000

## AN INCREASE IN TRANSACTIONS ON THE N. Y. STOCK EXCHANGE

February	No. of shares	Bond sales
1922	16,100,000	\$320,000,000
1921	10,100,000	226,000,000
1920	21,800,000	303,000,000
1919	12,200,000	238,000,000

## COMPARATIVE AVERAGE VALUES, last week in February

	1922	1921	1920
20 Industrial Stocks	85.93	78.11	94.55
20 Railroad Stocks	77.95	73.23	74.42

## FAILURES IN FEBRUARY (Commercial) (Dun)

	Number	Liabilities
1922	2,331	\$ 72,600,000
1921	1,641	60,800,000
1920	492	9,700,000
1919	602	11,400,000

## An Efficient and Responsible Collection Organization

owned and controlled by  
the Retail Merchants of  
San Francisco

Solicits your  
Collections—



ADJUSTMENT  
DEPARTMENT

## Retailer's Credit Ass'n

112 Kearny St.  
SAN FRANCISCO, CALIF.

## Position Wanted Credit Manager

Young Man, age 35, thoroughly experienced in Retail Credits, is desirous of connecting with a progressive concern on the Pacific Coast. At present in charge of the Credit Office of a Department Store. Good record and best references. Correspondence strictly confidential.

Address: "Credit Man"  
% Credit World

KEEP UP THE GOOD WORK: Every day we receive several new members whose applications are written on our little Red Bordered Inserts entitled "Fifteen Reasons." This shows members are co-operating by sending these applications to friends or enclosing them in answering inquiries. If you want more ask for them.

## The New Roster is Now Ready!

Containing the names and addresses of the ten thousand members of the Association, it will prove a valuable assistant in correspondence and collections.

PRICE, ONE DOLLAR

Order from National Office



## ITEMS OF EXPENSE IN RETAIL STORES

These are the latest figures on various items of expense in the principal branches of retail trade. They represent the common experience in *percentage of net sales*.

The National Association of Newspaper Executives issued these figures. They were compiled from data furnished by the Harvard Bureau of Business Research and other retail research organizations.

Items of Expense	Kind of Store							
	Grocery	Drug	Hard-ware	Furni-ture	Men's Clothing	Shoe	Jewelry	Depart-ment Store
Rent	3.07%	4.02%	3.41%	5.04%	3.04%	3.21%	4.98%	3.24%
Salaries	8.46	10.95	10.11	9.73	9.49	10.51	10.96	9.65
Advertising	1.83	2.76	1.12	3.72	3.16	2.65	2.85	4.67
Heat and Light	.39	.69	.43	.92	.62	1.10	.61	.54
Delivery	2.53	.51	.91	.94	.65	.46	.09	1.02
Supplies	.37	.36	.60	.41	.43	.30	.89	.38
Insurance and Taxes	.58	1.21	.99	1.57	1.07	1.03	1.32	1.08
General Expenses	.45	4.49	2.01	1.10	2.31	4.36	3.95	4.15
Depreciation and								
Shrinkage	.76	.47	.52	2.14	2.16	.50	.95	1.11
Bad Debts	.47	.19	.31	1.94	.34	.10	.21	.21
Percentage of Total								
Expenses to Sales	18.91%	25.65%	20.41%	27.51%	23.27%	24.22%	26.81%	26.05%

—Retail Ledger.

## The Membership Campaign

Standing April 1, 1922

First column shows new members obtained in February; second column new members in March; third column, total new members since August 1, 1921

Northeastern District (J. M. Connolly)				Southern District (Robt. Lienhard)			
New York	19	0	48	Louisiana	3	4	24
Massachusetts	0	21	21	Alabama	2	17	23
Vermont	0	0	6	Arkansas	0	17	18
Rhode Island	0	1	6	Florida	2	2	15
Connecticut	1	1	5	Tennessee	0	1	15
Maine	0	0	0	Mississippi	2	5	11
New Hampshire	0	0	0	Kentucky	2	0	3
			86	North Carolina	1	0	2
				South Carolina	0	0	1
				Georgia	0	1	1
Eastern District (J. R. Hewitt)							113
Pennsylvania	29	7	52	Western District (J. W. Lewis)			
Maryland	1	14	30	California	17	8	41
Dist. of Columbia	0	18	18	Utah	0	3	8
Virginia	2	0	6	Nevada	0	0	0
West Virginia	0	1	5				49
Delaware	0	2	3	Northwestern District (R. W. Watson)			
New Jersey	0	0	0	Washington	8	23	76
			114	Montana	3	1	30
Central District (D. D. Ahl)				Oregon	5	0	12
Ohio	60	11	114	Idaho	1	1	3
Missouri	11	23	83				121
Michigan	9	11	62	Southwestern District (Adolph Grasso)			
Indiana	1	20	36	Texas	6	9	65
Illinois	2	2	13	Oklahoma	10	4	46
Canada	0	1	2	Arizona	0	0	1
			310	New Mexico	0	0	0
Northern District (Martin Larson)							112
Iowa	9	19	83	Midwestern District (C. M. Reed)			
Minnesota	1	1	13	Nebraska	12	9	109
South Dakota	1	0	6	Kansas	7	2	25
Wisconsin	2	0	3	Colorado	1	2	21
North Dakota	0	0	1	Wyoming	1	0	2
			106				157

## The Retail Charge Account

Prepared for the Associated Retail Credit Men of New York City; F. W. Walter, Editor

This volume gives, for the first time, a detailed and authoritative description of the methods that have been developed in representative city stores for handling credit problems. The sixteen chapters were written by the heads of the credit departments of Bloomingdale Bros., Franklin Simon & Co., Saks & Co., and other organizations and have been co-ordinated into an effective book by F. W. Walter, of the Bailey Co., Cleveland, Ohio.

The material presented covers every phase of credit-granting, and the methods described can be applied by the credit man in any business, large or small. Just Published, 264 Pages, Cloth, \$3.00.

Use the form below and examine this book for five days before deciding.

## The Ronald Press Company

Publishers

20 Vesey Street New York

Publishers of ADMINISTRATION and of MANAGEMENT ENGINEERING.

At Book Stores or by Mail

THE RONALD PRESS COMPANY  
20 Vesey Street, New York

You may send me, prepaid, Walter's "The Retail Charge Account," for examination. Within five days from receipt of the book I will either return it to you or remit the price, \$3.00. (Foreign orders and those from U. S. possessions must be accompanied by remittance which will be refunded if book is returned.)

Name (Please Print)

Address

City State

Business Connection

## STANDING OF LOCAL ASSOCIATIONS IN MEMBERSHIP RACE

Number of New Members Since August, 1921

Youngstown, Ohio	50
St. Louis, Mo.	49
Des Moines, Iowa	44
Omaha, Nebr.	40
Houston, Texas	40
New York, N. Y.	37
Cleveland, Ohio	37
Lansing, Mich.	33
South Bend, Ind.	32
San Francisco, Calif.	28
Lincoln, Nebr.	23
Davenport, Iowa	23
Birmingham, Ala.	23
Spokane, Wash.	22
Seattle, Wash.	19
Kansas City, Mo.	17
Detroit, Mich.	13
Los Angeles, Calif.	8

Don't wait until the last minute. Send in your Hotel reservation for the Convention, address either the National office or Mr. R. L. Palmer, The Lindner Company, Cleveland, Ohio, Chairman of the Registration Committee.

Remember Fare and One-Half to the Cleveland Convention, but you must get a Certificate when you purchase your ticket, and have same validated at Cleveland.



## Credit, Its Romances and Its Tragedies

By J. H. Tregoe, Secretary-Treasurer  
National Association of Credit Men

CREDIT has its romances and its tragedies. The average person is never concerned with merely common things, thus the atmosphere is but imperfectly understood and credit shares with atmosphere this general ignorance. We cannot conceive any community of people, large or small, and with aspirations, getting the least bit of happiness if they do not enjoy the facilities of credit. Credit makes its way into every household. It spells happiness and success when properly used and unhappiness and distress when put to improper uses.

Recent events have demonstrated clearly that even our biggest financial figures were not aware of the laws controlling credit. Stupid bunders were made and credit was violated. Attempts were made to have it perform services for which it is neither naturally or even artificially intended. We are apt to lay the blame for our depression on numberless things. The finger of fault-finding is directed hither and yon but in the final analysis our depression is a reaction from a period when credit was raped beyond all conception and exacted its toll for the misdeeds. When nations were borrowing from their people for the payment of war supplies and to keep their men in the field, commodities were needed in tremendous quantities, production was put to a strain, and yet we did not reckon that the facilities for financing these commodities were largely on a credit basis and that a day of settlement must come sooner or latter. When nations had ceased from borrowing, the orgy of buying and selling did not cease. The impetus was too strong perhaps, but nevertheless we missed the vision and were expanding at a time when contraction should have been in play. This error continued until a volume of commodities had been produced beyond the power of available capital to finance.

Isn't it perfectly foolish and unjust to attach blame to the Federal Reserve Board and its regulations of the Federal Reserve System for something for which we alone were responsible. Easy money had made easy goods, and we had followed the pace until credit could no longer bear the strain, and the collapse came. Beyond doubt, we should have had the most serious debacle of our industrial history but for the sustaining powers of the Federal Reserve system and the fundamental soundness of the nation. As it is the depression set in with its sharp contraction of values, with its attendant unemployment and with its signals of distress, which has caused many a good

thinking man to scratch his head and to wonder when the end was in sight.

I shall never refrain from pointing out some of the fundamental errors which brought about this depression. First the attempt to make credit do the work of capital; the entire failure of our active men to appreciate that credit has a definite beginning and a definite ending, that it must be kept liquid, and if permitted to congeal or crystallize will congest the reservoir and bring distress to business. Think of the billions of dollars represented in mere credit terms taken out of legitimate channels from the liquid assets of enterprises and converted into brick, mortar and machinery, a form of asset not easily liquefied. The sum total of these conversions as they exist at present in our land could not be made to produce a proper interest on investment with even two years of normal business. Why in the world we ask was this serious blunder made? Why have not officials and boards of directors understood that the demand for their commodities was reflecting nothing more nor less than a hectic flush of business, that it was not natural but told of symptoms which would sooner or later break forth into dangerous diseases.

Credit is not capital. Credit should never be used for capital. It is the instrument which gives elasticity to business, furnishing emergency requirements, and its flow must always be clear and uninterrupted. The second fundamental error was not appreciating that credit is symbolic of value, and is not a value of itself. Credit cannot be manufactured. No power on earth can make a piece of paper promising payment at an indefinite time and nothing in the world to support it, buy commodities at its face value. Credit is always allied to a value. Thus we say when the underlying value of a credit is passed on or extinguished, the credit should also be extinguished. When the underlying value is extinguished, and the credit is not, then the credit is inflated and dangerous. Inflation cannot be measured by quantity. It is determined by whether or not there is an underlying and sufficient value to the credit. This little word "Credit" has a world-wide significance just now. Central Europe is pining for it. Just how to get credit once again into free channels circulating as it should, giving vitality to world-wide business is beyond our immediate solution. We should begin to understand, however, that credit is not something to play with or to trifle with, that it is very dangerous in the hands of the un-

trained; that it should be given and received by those alone who understand its inherent qualities, and just what parts it is intended to play.

When the housewife goes to the corner grocery and buys the day's supplies with a little pass book she has entered into a credit transaction, the real nature of which is seldom understood. We are anxious for the time to arrive when the pass book shall be an unknown factor in our domestic affairs. Every commodity bought for immediate consumption should be paid for. No credit should ever be asked or extended in such a sale. The retail merchant goes to market and lays out his season's supplies, buying them on credit terms. He understands usually a little more about the transaction than the housewife. There is a similarity between the two, however. The laws underlying credit apply to the one just as well as to the other. When the retail merchant has disposed of the commodities, the credit should have been extinguished. Not to have these commodities or their equivalent before the credit is extinguished makes a dangerous situation, no matter how responsible the merchant may be. The wholesaler buys of the manufacturer, and the manufacturer buys basic materials on credit terms. The bank stands as an ally in these transactions assuming for itself a credit obligation in order to give facilities to the borrower for the extinguishment of other credits. Throughout our society, therefore, credit has its long tentacles. We are living and breathing credit daily, and if we will but become conscious of just what it means and how carefully it should be used more happiness will control in our living and less disasters occur to our business.

We crave the privilege of driving home with hard and persistent blows the need of making better known the relations of credit to society, the need of understanding the principles of credit; the need of conserving these principles, and the need of ordering our ways in conformity to these principles. We shall get right. After a while we shall work out of our depression. The sun will surely shine again but this cannot happen until we have rectified the wrongs we have done credit; when we have built up new channels; when we are ready to go ahead with a free flow of this current medium and understanding how free of obstructions its channels must be kept. Behind every credit granted there should be a strong intelligence. In the face of every credit received there should be a strong appreciation. There are romances and tragedies in credit, and in closing this little story, we must necessarily speak of its spiritual qualities, as credit cannot be handled on materialistic views alone. It is closely bound up to character. Its measuring rod is Character, Capacity and Capital, and the greatest of these is Character.

## Why Jones Pays His Bills

(Continued from page 8.)

I find they have dropped ten points, or if I hold off they go up twenty. Then I learn that some old reliable company has suddenly called a stockholders' or directors' meeting, and it's all off with the dividends. Some other poor fellow calls in a receiver to wait on him, while another company knocks at the bankruptcy court, and so it goes. Don't know what this old world of ours is coming too, anyhow."

"And what's to make our spirits rise now," cut in Simpson "when they get to the lowest ebb, will you tell me with old John laid six feet under, home made brew worth your life to sip, stills being absconded and moonshiners skinned to death, while the bootlegger makes a fortune? Yet it's harder to get than ever now."

"Yes, and what with women having the vote," moaned Jones, falling into a similar mournful vein, "and starting campaigns to educate the female of the species to women's natural rights, first thing you know a man'll be wearing skirts and petticoats. What is a poor fellow to do? I'm having a hard enough time keeping up with current events and my wife, they travel so fast."

In still another section of the city is another Jones who is bewailing his fate. "When I want to get a job nowadays I look over the papers, and require a magnifying glass to find the 'help wanted' ads. Somebody whispered it was a paper shortage, but I surmise it is job shortage, plus. Those want ads surely have shrunk in the last year or two and the 'position wanted' ads gone up sky high. With bills hanging over my head, my life uninsured my rent still soaring, guess its up to me to find a job somewhere. This 'pay your bills promptly' and having a collector on your trail is urging me to desperation."

And up on Dogwood Hill, another Jones complains to his wife about his budget for the year's expenditures, his income tax, property and personal taxes, and bills staring him in the face galore, with his bank account looking like one of those Babson graphs which nobody but a statistician understands, his home not yet paid off, and having a hard time to figure out just how much he owes and when he is going to be able to pay for it, while duns come in almost every day's mail, so it seems, and the motto "pay your bills promptly" sticking out all over the bills that come in at the end of the month.

Still another Jones who pays his bills, but not without a reminder or two, complains that these credit stickers and all that goes with them, come to him with too much clock like regularity, as if they had some sort of machinery at the stores which connected up with Uncle Sam's mail pouch, with the follow-up working overtime, and a letter reaching him every ten days to the effect

that his account is overdue, won't he please settle it or arrange for a settlement—stickers and stuffers—stuffers and stickers. They're getting on his nerves about his credit standing and his reputation in the community in which he resides for not paying his bills promptly.

As proof positive that the psychology and strategy of collections and credit management is getting under the skin, and that constant dripping wears away a stone, so the fact that credit methods are being talked about is a good indication that persistent hammering away on the debtor brings home the bacon. The debtor finds himself unable to resist paying his bills more promptly to keep his credit standing good. He has fear in his heart. Thus, not only he, but the merchant, profits by keeping credit moving, turned over, instead of tied up. It keeps the merchant in business and the debtor honest.

### TRIBUTE TO A CREDIT MAN

If he refuses an account, he's crazy—  
If he accepts it, he's easy—  
If he asks questions, he's suspicious—  
If he doesn't, he's a trusting soul—  
If he makes you pay, he's unfeeling—  
If he lets it run, he's careless—  
If his percentage of loss is high, he's no good—  
If it is low, he won't take a chance—  
If he raises a kick, he's a crab—  
If he keeps still we don't know he's alive—  
If he wants to increase departmental expense, it's absolutely unnecessary—  
If he stays in the old rut, some young hot-air artist gets his job—  
There are born salesmen, born financiers, born buyers, but who in Kingdom Come ever heard of a born Credit Man?—*Exchange.*

### COLLECTION AGENCY FOR SALE

Anyone interested in the purchase of an established Collection Agency should get in touch with Byron DeForrest, Great Falls, Mont.

**FOR** that "gentle hint"  
—enclose a "Safe-guard your Credit" insert with your statements.  
Printed in two colors.  
Only \$2.00 per thousand.  
Order from National Office.

## Excuse Us, Please!

In the article entitled "Credit and Co-operation" by Mr. J. H. Combs in the March issue his address was erroneously given as Columbus, O.

Mr. Combs has for years been Secretary of The Retail Merchants Board of Toledo, Ohio, and we hasten to make this correction and apologize for our error.

## What a Live Clearance Bureau Can Accomplish

(Continued from page 9.)

Sometimes it meant assigning special clerks in the credit office to do nothing but answer bureau inquiries. The extra business in the store was more than welcome and in order to accommodate the increased demands of the patrons, such increased clerical expense was entirely justifiable.

Furthermore, with every office functioning in the same manner and with the same spirit, it was possible to handle a record volume of stores' sales with a minimum of delay. While we would like to mention all that the bureau is now accomplishing in the direction of better service at prices that are within reason, we want to call attention to the fundamental principle involved, which is that a clearance bureau is an organization so essentially a part of a credit man's business life and happiness that he ought to allow nothing in his office to operate against the best possible quality of work going out of his place, and should demand that all the other members treat the problem in the same serious manner. If you expect to get the best possible service you must be ready to give the best possible service, or be branded as a dog in the manger.

A great many cities have been establishing local clearance bureaus appreciating the necessity for having absolutely correct credit information which shall at all times be immediately available realizing that the credit office must be afforded every facility and protection in the prosecution of its daily work. To those of you who are contemplating local clearance bureaus appreciating your city and who would like to have some first-hand information as to the proper methods of operating a clearance bureau, we shall be glad to offer our services in any capacity whatsoever so that you may be able to avoid the danger spots which are likely to be found in such a proposition.

When you attend the Convention in June, we shall be very glad to have you visit the offices of the Cleveland Retail Credit Men's Company which are located at Room 405, Chamber of Commerce Building.

Strange there are no Big Membership Drives this year, the new-comers are from places where we never had members.

## Collecting Installment or Deferred Payment Accounts

(Continued from page 12.)

are poor conciliators and only antagonize the debtor. When I have reached the state of action and cannot enlist response of debtor or believe further extension inadvisable, as a last resource, I give details to our attorneys and have them write debtor a letter on their own letter-head and the result is frequently a prompt attention on behalf of the debtor. Most people take notice of a letter written by a law firm. When an installment debtor of ours moves out of town with the goods, I advise him of his violation of his contract, of the laws of the state governing removal of mortgaged goods, quoting the law oftentimes, and demand settlement in full. The alternative is given to have some one of his local responsible friends or relatives endorse for him and guarantee balance due. Being careful about wording of the letter this usually is a quite satisfactory way to bring about a settlement. If this fails, I write his local bank for name of Justice of Peace of that neighborhood, and send claim direct to him. The result is most surprising. I have yet to have a claim sent to a Justice of Peace returned to me uncollected.

It's like the story of the customer in a barber chair complaining to the barber of a dull razor. "No matter for that, sah, if de handle of de razor don't break, de beard bound to come off."

A payment received and accepted after you have demanded full settlement will waive your right to early recovery unless your acceptance of such payment is qualified by advice to debtor that your acceptance of such payment is with understanding that thereby you are deferring action at stated time, which you name. I have often withheld accepting payment made until having written debtor and obtained his promise of an early adjustment of the balance due. Before placing an account with attorney for suit, debtor should be given date when this action will be taken. However, I find it wise to review or re-investigate standing of debtor, security had from debtor, his reputation in neighborhood, which may have bearing on his fighting a law suit, and other angles. I want to diagnose the case while disastrous results may still be avoided.

When once an attorney has the account and action is taken, the attorney has free rein and our full co-operation. We keep in frequent touch with the attorney, frequently inquiring as to the status of collection. After repossession is had, we usually thereby close the account, and do not strive to collect for our loss. This is very obvious in most cases. Exceptions are where we have been imposed upon, and we find that debtor is financially liable. We sell goods repossessed to our Second Hand Goods

Manager giving debtor credit on note for such amount, and then proceed to collect residue. In most cases, it results in compromise settlement. It is very rarely that we make full collection. It is very rarely that we sell such customer on credit again, even if customer re-applies for an account.

Now, as to charging interest as an aid to collecting. Our notes read: "Interest at 8% chargeable on all installments after maturity." Ordinarily, we do not avail ourselves of such charge on accounts that have become delinquent, but some few months. I have, however, added such interest to delinquent accounts when I felt debtor could give better attention to the account than had been given. You would be surprised what an incentive or tonic your letter notifying debtor of such an added charge is. It is not rare to have debtor come right in to settle account venting his feelings freely that he can borrow money *Ad Libitum* at 6% and what an outrage it is to charge 8%. (This is not so common the past year.) The matter of insisting on collecting interest is then but a matter of policy. Very frequently, I waive the interest and customer leaves with the feeling that he has saved some money, as he is made to understand that we have a legal right to exact interest on deferred time. He feels like the son of a farmer who was asked: "What profession will your son choose?" "Law," replied Farmer Cornstossel, "Josh kin talk louder and longer when he's got the wrong side of an argument than anybody I ever heard."

In leaving these thoughts with you, the underlying thought develops that eternal constant vigilance is the cost of success. Constant watchfulness: Inquiry of others as to debtor's standing: Helpfulness to each other so that debtor who beats me does not beat you: Exchange of experiences—costs nothing but saves much. It tends to make honest people more secure in their honesty and dishonest people more difficult to inflict their losses on us. We are bringing about nearer and nearer the realization of the wish that goods sold on proper credit lines are as tangible and secure as goods held in stock. These kind of meetings of men and women of our calling have a value that can be estimated definitely in dollars and cents.

**LET** stickers collect your bills. Effective and inexpensive. Write National Office for samples and price.

## Collection and Sales Letters for the Retail Credit Man

**Copies of 35 GOOD—RESULT—PRODUCING LETTERS. Any single one may be worth far more to you than the price of all—**

- 10 Collection Letters
- 8 Letters Inviting New Accounts
- 3 Letters Acknowledging Opening of New Account
- 5 Letters Following up Old Customers
- 2 Diplomatic Letters Requesting References
- 2 Letters for New Salesmen to Send to Former Customers
- 5 General Sales-Letters

All of the above for only \$2.00.

(Your money back on demand if not pleased)

Remit any convenient way. Letters mailed same day order is received.

**Percy L. Barrett,**

P. O. Box 689A Norfolk, Virginia  
(Member R.C.M.N. Ass'n.)

## For Quick Returns



## Coin Mailing Cards

Here is something you have felt the need of for some time. The nature of your business necessarily involves many small accounts that will be readily collected by enclosing these cards to customer as a safe convenience in remitting.

A most potential factor in building up and stimulating mail-order trade, and in many ways rendering a service indispensable to your business. Used by the most progressive firms everywhere.

*Samples on Request*

**John N. Spies,**  
Patentee and Manufacturer  
Watertown, N. Y.



*Established in 1907 on the Rock of Service*

## THE HICKOX SYSTEM

BESSEMER BUILDING  
PITTSBURGH, PA.



**Collects**  
**Past due accounts**  
*for*  
**Department Stores**  
*and*  
**Members of our Association**  
*all over*  
**The Civilized World**  
*on a*

**No collection—no charge basis**  
**OUR DIRECT DEMAND DRAFTS**  
**Sent free of charge to any member by filling in your**

Name \_\_\_\_\_

Business \_\_\_\_\_

Address \_\_\_\_\_

**and tearing out this page and mailing TODAY**

### How Could The Retailer Keep His Collections Near Normal?

By J. T. Tregoe, Secy-Treas.,  
National Ass'n. of Credit Men.

**T**HE question can best be answered by discriminating between the commodities bought. Unquestionably the individual knows too little of credit and too generally the seller doesn't understand the principles of credit. Credit is interwoven into the happiness and prosperity of every person in the land, yet this is not generally recognized. We go along merrily without discovering what has tripped us and what it is that has affected our income abilities.

Credit cannot be manufactured. It is created alone from values. A pair of shoes or the home supplies can sustain credit, but the credit granted for these articles should not remain one moment longer than the life of the article because that is its liquidating value. In our opinion, supplies for the home which are usually consumed at once ought never to be bought or sold on credit terms. The pass book for the corner grocery store is an unwise plan; it has brought many retailers to distress.

It ought not to be difficult to educate the people, no matter how financially able they are, to pay cash for goods that will be im-

mediately consumed. For articles of personal wear, credit should be extremely short because such articles depreciate rapidly, and after a little while could not be resold at a price sufficient to cover the original credit. Observing the principles of credit, the retail merchant, therefore, can act wisely in granting credit favors. When such favors are granted collections according to sales terms should be very prompt. Retail merchants too often are fearful that if payments are insisted upon their customers will buy of others. This is an unfounded fear.

People as a general rule like to buy of stores where collections are made promptly because they believe that such stores are selling goods at proper prices. Anyone who reflects understands that a store cannot grant a long credit without receiving some kind of compensation. The close collecting retail merchant can retain the confidence of his customers and keep his accounts in good shape.

The best system of collections would be difficult to determine. The courteous letter or the courteous call, whichever is the more convenient, is a good plan to follow, but the merchant should insist upon the prompt liquidation of his receivables and not be content to give indulgence merely because he can obtain indulgences of his creditors. The time is at hand when we must be more orderly in the granting of credit and the

collection of accounts. Every retail merchant should make his credit department one of real significance, one of real value, and see that it is properly managed and supervised. *Indulgence and looseness never built up a retail business*; they have usually led to the downfall of business, to commercial failures, to unhappiness and distress. Indulgences are rarely of value to the debtor. They merely breed indifference and the seeking of credit where credit should not be given.

**TRY** National Collection Inserts and Stick-ers on old accounts. They cost less than you can print them for, because we buy in large quantities.

*Write National  
Office for samples.*

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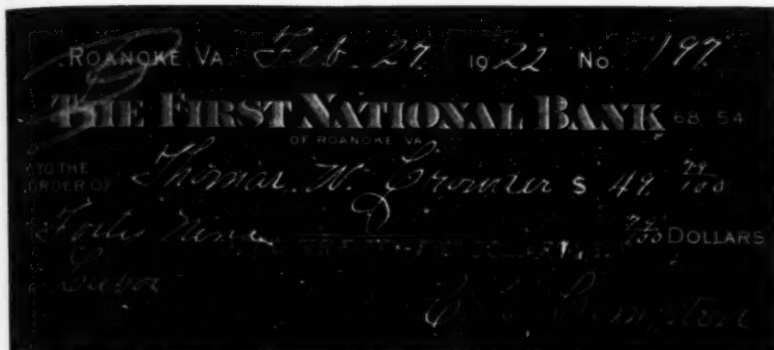
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## SPECIAL WARNINGS

### BAD CHECK WARNING

Reproduced here is a photograph of a check which was passed on one of the members of the Retail Merchants Association of Roanoke, Virginia. Further information is given in the letter from the Association Secretary which follows:



"Find enclosed a photograph of a check which was passed on one of our members and returned from the bank marked "No Account." Other similar checks were passed on other members of our association. All of the checks bore the number 197 and were payable to the order of Thomas W. Crowder for \$49.79 and signed C. H. Compton. The checks were on the First National Bank and the National Exchange Bank of Roanoke.

We believe, and so does our Police Department, that the man passing these checks is a Professional. He used the names of

two Roanoke citizens, namely: Thomas W. Crowder and C. H. Compton, and when the party endorsed the check he gave the street address as listed in the City Directory which was a former address of Mr. Crowder. He operated between five and six o'clock in the afternoon and in every case bought women's

wearing apparel, getting the difference in cash.

He is described as a man of medium height, weight about 165 pounds age 30 to 35, wore glasses and was dressed in a gray suit and gray cap. Talked well and was very particular, in one instance or more, to find out if the article could be exchanged if it did not fit.

We believe this party will work other cities, using the names of persons listed in the City Directory. Should you catch a man answering this description passing worthless checks, please notify us."

Brown, Harry H.

This party recently visited Memphis, Tenn., and we understand passed worthless drafts, drawn on Metropolitan Bank, Fifth Avenue Branch, New York. He was formerly with Empire Knee Pants Company of New York, later with Superior Knee Pants Co., he represents himself as still with Superior Knee Pants Co., and endeavors to sell his former customers, Superior says he has not been with them for over a year. He is 28 years old, 6 ft., very erect, black hair, dark brown eyes, neat dresser. Said to be on way to Texas, also stated he was going to Chicago and Little Rock.

Smith, Sam, Alias E. E. Mercer, (Fictitious)

We understand this party is wanted in Fort Worth, Texas, he is 24 to 27 years of age, 5 ft. 10½ in. tall, weighs about 185 lbs., medium build, broad shoulders, fair complexion, light chestnut or brown hair, irregular teeth, rather neat appearance. He obtains name and address of some person in telephone directory, calls at Department Store, representing himself to be son of lady named, wants to pay her account, usually presents check for \$40.00 drawn on Local Bank, which he states is given him in payment "For 2 Cows" (Notation on Check), receives difference in cash. Capital letters are large and elaborated plain and legible.

Perkins, A. W.

We understand this party recently visited Dallas, Texas, presenting checks on First National Bank of Churdan, Iowa. As a means of identification presents a Masonic receipt, Bethsham Lodge No. 580. This Lodge has advised we are informed, that he is delinquent and is not to be depended upon.

Moore, L. W.

This party we understand recently lived in Tulsa, Okla., but left after issuing several Insufficient Fund Checks on Security National Bank of Tulsa. He was an Auto Tire and also Oil Stock Salesman. We are anxious to obtain his present address.

Rosenwald, Arnold

This party is being held in Cleveland, claimed to represent Kahn & Company, or Sears Roebuck. He is about 25 years of age. Jewish. If interested wire National Office.

Credit where credit is due—perfectly right and proper; but credit where payment is due—that's a horse of another feather.—*The Credit Monthly.*

The advertiser that has cold feet now will be cold all over two years from now.—*The Credit Monthly.*

Nutty, E. S.

We understand this party has recently been visiting Cities in Iowa. Appeared in Des Moines, posed as an Insurance Agent of Nevada, Ia., cashed a check at a Local Jewelry Store, signed by M. F. Moore, endorsed E. S. Nutty, drawn on the Scott County Savings Bank of Davenport. Also endeavored to pass check in Cedar Rapids, at a Jewelry Store signed C. S. Neal, payable to E. S. Nutty on the Marshalltown State Bank, was not successful, later however put over one, signed C. L. Banker, payable to E. S. Nutty, drawn on Marshalltown State Bank. He is rather coarse individual, sandy complexion supposed to have a glass eye, right side. Writing rather heavy and flourishing, makes his "E's" stand practically vertical while balance has a quite a slant.

Harris, R. H.

We are informed this party recently visited Memphis, Tenn., giving his address as Marked Tree, Ark. Floated a number of

checks on the Bank of Commerce & Trust Co., of Memphis. Also understand he operated in St. Louis, checks drawn on Bank of Commerce & Trust Co., Memphis. He is evidently going from place to place. About 25 years old, 5 ft. 8 in. tall, weighs about 160 lbs., ruddy complexion, full face, well dressed, neat appearance and good talker.

Monroe, Robert C.

A party giving this name recently visited Orlando, Florida, represented himself to be Agent for Moon Car, was in a New Car, presented to a Local Bank a draft for collection on First National Bank, Passiac, N. J., for \$500.00. He later tried to purchase a diamond ring for \$850.00, gave a check on First National Bank of Patterson, N. J., was refused the ring, a wire was received "No Account". He is 38 Years old, 5 ft. 10 in. medium brown hair, stiff neck and cannot look around without turning body, light brown suit, 140 or 150 lbs. prominent front teeth. There is a State charge against this man.

# Addresses Wanted

- Abernathy, Mrs. A. E., 2112½ Live Oak, Dallas, Texas.
- Adams, J. W., 12107 Scottwood Ave., Cleveland, Ohio.
- Addis, W. T., 1900 E. 35th St., Denver, Colo. Jobber of Fertilizer.
- Allen, M. H. 1504 S. St., Lincoln, Nebr.
- Anderson, Miss Jewel, 1810 Corsicana, Dallas, Texas. Waitress.
- Aldrich, W. E., 10616 Hathway, Cleveland, Ohio.
- Ash, C. E., 2303 Bellfield Ave., Cleveland, Ohio.
- Babcock, Harry L., 1127 S. 22nd St., Lincoln, Nebr.
- Baldwin, Max C., Cincinnati, Ohio. Proctor & Collier Press Co.
- Banty, F. W., 1117 Fred Ave., St. Joseph, Mo. Tire Vulcanizing.
- Barrett, Mrs. O. S., Chicago, Illinois.
- Bennett, T. C., Spokane, Washington. Employee American Tobacco Co.
- Best, Mrs. Jas., 1883 E. 97, Cleveland, Ohio.
- Black, G. Ed., 801 W. Main, Knoxville, Tenn.
- Blanche, May Scott, 1380 East 105, Cleveland, Ohio.
- Blankenhorn, J. W., Spokane, Wash. Employee of the American Tobacco Co.
- Bond, Miss Cliff, 1817 Park Ave., Dallas, Texas. Milliner.
- Brasch, Herman, 122 N. 25th St., Lincoln, Nebr., or Denver, Colorado.
- Brener, David, 130½ Lake Shore Blvd., Cleveland, Ohio. 45 Arcade.
- Brisendine, G. F., Springfield, Illinois. Was with Burroughs Adding Machine Co.
- Browne, Gerry Edw., 407 Tacoma Bldg., Chicago, Ill., 902 1st National Bank Bldg., Chicago, 51 East 42nd St., New York City.
- Brown, Homer D., 197 Monroe St., Memphis, afterwards at 301 Washington Ave., Jonesboro, Arkansas. Stenographer.
- Brown, I. E., 374 S. Front Street, Memphis, Tenn. Havana American Cigar Co., 291 S. Fourth St., Memphis, Tenn. Last information we have was that he moved to Texas.
- Buell, Frank, 503 Sherman Ave., South Bend, Indiana. Reported to have gone to California.
- Buffum, C. N., New Orleans, La.
- Campbell, John E., 14505 Orinoco Ave., Cleveland, Ohio.
- Campbell, James, No. 4 England Ave., Duluth, Minn. Later moved to 767 E. Hilton St., Philadelphia. Shipbuilding business in Duluth.
- Campbell, Laura, 433 East 118th St., Cleveland, Ohio.
- Camillo, Pat. D., 6808 Fullerton Ave., Cleveland, Ohio.
- Carty, C. L., Fountain City, Tennessee.
- Chamberlin, Mr. and Mrs. J. A., 628 N. Fifth St., Memphis, Tenn. Clerk for the Planters Gro. Co.
- Chambers, C. F., last address, South Bend, Ind. Reported "somewhere" in California.
- Chandler, Miss Esther, Alexandria, La.
- Chapel, Edna B., 1965 E. 81, Cleveland, Ohio.
- Chandler, Mary E., 1773 E. 99th St., Cleveland, Ohio.
- Chandler, Miss Fannie, Houston, Texas. Nurse.
- Clarke, F. D., 325 North Notre Dame, South Bend, Indiana. Now California.
- Coleman, H. S. Formerly Capt. 13th Cavalry, Ft. Clark, Texas. Last address furnished by the War Department, 528 Title Insurance Bldg., Los Angeles, Cal.
- Conner, Myrtle, 1751 E. 19th, Cleveland, Ohio.
- Connor, Wm. E., 3819 Oneota St., Duluth, Minn. From there he moved to 578 E. Long St., Columbus, Ohio. Garage work.
- Copperman, Abe, 3648 Euclid Ave., Cleveland, Ohio.
- Corzine, Ford W., Ashley, Ill. Commercial Traveler.
- Cosner, W. G., 1008 Parkwood, Cleveland, Ohio.
- Cotton, Bob, Morgan St., Knoxville, Tenn.
- Cruse, Mrs. Lillian, 2061 E. 65th, Cleveland, Ohio.
- Cruso, Miss or Mrs. Juli, 1917 E. 70th St., Cleveland, Ohio.
- Crutcher, Mary A., 3763 Burwell, Cleveland, Ohio.
- Cunningham, C. Bradley, 1898 E. 89th St., Cleveland, Ohio.
- Davis, Mrs. A. M., 1906 Winona Ave., Chicago, Illinois.
- Davison, T. D., 909 Water Street, Knoxville, Tennessee.
- Davison, Jno. R., 1409 Wood St., Dallas, Texas. Carpenter.
- Dilkes, Mrs. Florence or Mrs. T. Pancost Dilkes. Formerly residing at Westfield, N. J.; believed to have gone to Philadelphia, Pa., and later to Chicago, Ill.
- Dixon, Mrs. Beryl, El Paso, Texas, and 1014 16th St., Sioux City, Iowa.
- Donovan, Frank B., 1636 E. 75th St., Cleveland, Ohio.
- Dorsey, Frank E., 614 6th St., Council Bluffs, Ia. Formerly 1019 G St., Lincoln, Nebr.
- Douglas, Clinton, Galloupe Hotel, Dallas, Texas. Auto Salesman.
- Duffield, James, 1901 Vine St., Lincoln, Nebr.
- Ebersol, Raymond, 5715 Quincy Ave., Cleveland, Ohio.
- Edwards, Louis R., 605 Henderson Ave. Tampa, Fla. Also Marco, Fla., c-o J. H. Doxsee Co. Clerk.
- Edelman, Mrs. F., 743 E. 103d St., Cleveland, Ohio.
- Elliott, Mary C., 11440 Juniper, Cleveland, Ohio.
- Emery, Paul, Lincoln, Nebr. Formerly Casper, Wyoming.
- Eppinger, Mrs. E., 2025 E. 77th St., Cleveland, Ohio.
- Eppenger, Ethel, 1248 E. 124, Cleveland, Ohio.
- Erhard, Mrs. K., 356 West 142d St., New York, N. Y.
- Everett, W. L., Birmingham Alabama. Manager Byon Theatre.
- Evans, A. W., 1835 Lincoln St., Denver, Ohio.
- Evans, Alvan Wood, 276 Fulton St. Detroit, Mich. Electrician.
- Exum, Clarence, Birmingham, Alabama. L. C. Smith Typewriter Company.
- Johnson, Miss Vivian, Alexandria, La.
- Jordan, Ernest C., 1875 E. 20th St., Cleveland, Ohio.
- Jurina, A., 8202 Cloud Ave., Cleveland, Ohio.
- Kapel, Harry, Mrs., 564 E. 105, Cleveland, Ohio.
- Kaplovitz, Sam, 5908 Thackery, Cleveland, Ohio.
- Kech, John J., 1964 E. 73d St., Cleveland, Ohio. Manager of Apartment 1064 E. 73.
- Kidwell, J. B., San Antonio, Texas. Last heard of was driving a Dort Auto Touring Car No. 15. 60123-51612 in Austin, Texas. We believe that Mr. Kidwell is in the oil field either in Texas or in Oklahoma.
- King, Mrs. Clarence, 304 E. Scott Street, Knoxville, Tenn.
- King, Joseph P., 1375 E. 105th St., Cleveland, Ohio.
- Kovacs, Alex (Rose), Detroit Rd., Rocky River, Ohio.
- Kowalske, Joseph, 105 Florian St., Detroit, Mich. Also Gallitzin, Pa. Window Trimmer.
- Kraker, Miss J., Statler Hotel, Cleveland, Ohio.
- Krug, Eliz M., 10711 Kempton, Cleveland, Ohio.
- Lamkin, H. C., Wichita Falls, Texas.
- Fayne, J. C., 3309 Hazelwood Ave., Cleveland, Ohio.
- Fayz, Mr. Frank, Michigan City, Indiana.
- Fels, Mrs. E., 2142 E. 107th St., Cleveland, Ohio.
- Fern, Edw. M., 3137 W. 17th St., Cleveland, Ohio.
- Fields, W. F., 550 Second Ave., Detroit, Mich. Ford Motor Co.
- Fish, Etta, 7732 Kinsman Rd., Cleveland, Ohio.
- Fischer, Harriet, 6801 Euclid Ave., Cleveland, Ohio.
- Forsythe, S., 2424 E. 83, Cleveland, Ohio.
- Gebhardt, Wm. (Minnie), 3604 Doyt, Cleveland, Ohio.

Gilbert,  
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Gilbert, Miss C., 3715 Prospect Ave., Cleveland, Ohio.  
 Ginzler, Mrs. A., 10005 Kempton, Cleveland, Ohio.  
 Gitchell, Mr. A. J., Bertrand, Michigan.  
 Goggin, Mrs. C. L., Hotel Statler, Cleveland, Ohio. Also 285 Central Park West.  
 Goldberg & Lakly, 233 N. 22nd St., Lincoln, Nebr.  
 Goodner, J. A., Temperance Street, Knoxville, Tennessee.  
 Goodwin, J., 1863 E. 79th St., Cleveland, Ohio.  
 Grafton, J. D., c-o Goldman Adv. Agency, New York. Brother to David Grafton, 2015 Jenkins Arcade, Pittsburgh, Pa.  
 Grasty, Robert, 2745 Scovill Ave., Cleveland, Ohio.  
 Gregory, Mr. C. M., New Orleans La. Shoe Salesman.  
 Green, Donald H., 607 Grand Ave., Kansas City, Mo. Printer. Son of N. L. Green, Blairstown, Mo.  
 Griffith, Hugh, 4287 Riverside, Cleveland, Ohio.  
 Hackett, Edwin, 7702 Lawn Ave., Cleveland Ohio.  
 Haenett, Dr. T. J., Pueblo, Colo.  
 Hamme, Helen, 1714 E. 79th St., Cleveland, Ohio.  
 Hanson, F. L., Colorado Springs, Colo. With a Tea & Coffee Co.  
 Hanson, Mrs. K. M., 1800 3rd Ave. So., Minneapolis, Minn. Milliner.  
 Harrington, W. L., Bonair Hotel, Pershing & Taylor, St. Louis, Mo. Teacher at Jackson Academy.  
 Henderson, Mary, or Mrs. F. H. Heller, 6403 Euclid Ave., Cleveland, Ohio.  
 Heribson, Margaret, St. Paul and Minneapolis. Usually employed in newspaper offices. In all probability is now located in Chicago.  
 Herrick, E. F., 10706 Elgin, Cleveland, Ohio.  
 Hicks, Miss Winifred, 210 E. Fifth Ave., Knoxville, Tenn.  
 Hill, Harrison, Ayden, S. Carolina. Electrical Engineer.  
 Hill, Mrs. Maude, 703 N. Pearl, Dallas, Texas. Last heard from in Memphis, Tennessee.  
 Hoffman, E., 6305 Kinsman, Cleveland Ohio.  
 Hutchins, Edgar, 1645 Grace Ave., Cleveland, Ohio.  
 Hutchins, Geo. A., 2321 Bellfield, Cleveland, Ohio.  
 Jackson, Charles H., 12 Albion St., Boston, Mass. Construction Co.  
 Jackson, Miss Ethel, Alexandria, La.  
 Jackson, Leon W., 3188 East 80th St., Cleveland, Ohio. Laborer Westinghouse Elec. Co.  
 Jackson, Geo. H., 3241 W. 88th St., Cleveland, Ohio.  
 Jackson, Lizzie, 1937 E. 71st St., Cleveland, Ohio.  
 Jacobs, Earle E., c-o The Journal.

Johns, Kenneth, St. Joseph, Mo. Wife was formerly Dorothy Simpson.  
 Johnson, R. A., 2311 E. 86th St., Cleveland, Ohio.  
 Lamkin, A. S., Forest Miss.  
 Lane, Sam, King St. Knoxville, Tenn.  
 Largman, Leo, New Orleans, La. Restaurant Business. Now said to be in Texas.  
 Layne, L. E., Waco, Texas. Promotor.  
 Leigh, A., Zenoria, La.  
 Leverett, Floyd, San Antonio, Texas.  
 Lewis, H. H., c-o Brother, 136 Washington St., Express Agent, Woodville, Ga.  
 Lightfoot, W. M., formerly connected with the Grand Central Station and lived at 72 N. Tucker, Memphis, Tennessee.  
 Lindholm, Bertha R., 2029 E. 65th, Cleveland Ohio.  
 Lindsey, G. W., Dallas, Texas.  
 Livander, Miss Lise, Marietta, Ga.  
 Loud, Mr. J., 2 First Ave., Pittsburgh, Pa. Tailor.  
 Loar, George, 1507 Q St.  
 Lowe, Miss Wilda, E. Fifth Ave., Knoxville, Tenn.  
 Lyle, W. A., Dandridge Pike, Tennessee.  
 Lunney, Miss Ellen, 703 E. Vine St., Knoxville, Tenn.  
 McCormick, W. H., Box 818, Knoxville, Tenn.  
 MacDonald, Miss Doline M., Hemenway Chambers, Boston Mass. Typewriting.  
 Madajewski, W. E., 110 Chene St., Detroit, Mich., c-o Wallace Brown Co. Phonographs.  
 Maddox, Mrs. J. W., 818 N. Broadway, Oklahoma City, Okla.  
 Mallison, C. R., Dallas, Texas. Clothing Salesman.  
 Magbie, Minnie, c-o University of Tennessee.  
 Manley, A. B., 8607 Cedar Ave., Cleveland, Ohio. Sales Manager, Cleveland Elgin Co.  
 Manning, W. H., Dunbar, W. Va. Glass Blower.  
 Marston, N. M., 1901 Main St., Dallas, Texas. Electrical Business, Dallas.  
 Marquard, Henry (Emma), 4086 Beverly, Cleveland, Ohio.  
 Mastin, J. J., Pueblo, Colo. Supposed to have gone to Amarillo, Texas. May be working for Insurance Co.  
 McGovern, O. B., Dallas, Texas. Miller Tire Co.  
 Mayfield, Jack, Y. M. C. A., Colorado Springs. Leather Co.  
 Meadows, Mrs. L. H., 1531 Clio St., New Orleans, La.  
 Meyers, Howard G., St. Paul, Minn. Soda fountain or tea room manager. Also interested in theatrical business.  
 Morai, Louis P., 5621 Scovill No. 8, Cleveland, Ohio.  
 Myers, F. R., 7919 Kinsman Rd., Cleveland, Ohio.  
 McLeod, J. N., Carson, La.

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McNickle, John B., 9502 Euclid Ave., Cleveland, Ohio.

Mercer, C. W., 810 S. 11th, Lincoln, Nebr.  
Middlemass, T. K., Winnipeg. Assistant Manager of the Royal Trust Co. He is reported to be in Spokane or one of the cities on the Pacific Coast.

Miller, David, 100 G. St., Lincoln, Nebr.  
Miller, Frank, 419 S. 9th St., Lincoln, Nebr.  
Miller, Miss Madge, Tulsa, Okla. Waitress.  
Montgomery, J. E., 1301 G. St., Lincoln, Nebr.

Montmorenci, Louis R., South Bend, Ind.  
Moody, David, 6211 Detroit Ave., Cleveland, Ohio.

Muehlhausen, John, 1226 M St., Lincoln, Nebr.

Munroe, I. C., Miss, Stanley Place, Yonkers, N. Y., Marblehead, Mass., and Lynn, Mass.

Nalls, John W., 300 68th, Washington, D. C. Leather Goods Salesman.

Newcomb, M. E., Des Moines, and recently in Chicago. He originally came from Clarinda, Iowa.

Newman, Gertrude, 10107 Ostend, Cleveland, Ohio.

Nichols, L. D., 1319 Q St., or Central Hotel, Lincoln, Nebr.

Noff, Henry T., Birmingham, Ala.

Nussey, C. F., 1368 Brockley, Cleveland, Ohio.

O'Brien, Esther, 1962 E. 69, Cleveland, Ohio.

Oertell, Wm., 1500 Ponca St., Lincoln, Nebr.  
Oliver, U. U., Brandon, Miss. Lumber grader.

O'Neal, J. H., New Orleans, La. Last address was Columbus, Ohio.

Orr, Geo., 702 Terminal Bldg., Lincoln, Nebr.

Osberg, Julius, 13306 Graham, Cleveland, Ohio.

O'Sullivan, J. E., 1811 E. 63d St., Cleveland, Ohio.

Pachelbel, Marcus J., 337 E. Chestnut St., Lancaster, Pa. Also 4637 Center Ave., Pittsburgh, Pa. Student Tech. College.

Pachis, Theo., 418 Wood Street, South Bend, Ind. Now somewhere in Chicago.

Palmer, C. H., Lincoln, Nebraska. 1222 G. St. Last heard of was in Boone, Colo.

Parmlee, R. C., 1433 Contant, Cleveland, Ohio.

Parinmaw, Catherine M., 10105 Silk Ave., Cleveland, Ohio.

Paupst, S. S., New London, Marion, Ohio.

Payne, C. T. Jr., 2306 N. 31 St., Lincoln, Nebr.

Penrod, Chas. T., 1300 Idlewood, Cleveland, Ohio.

Penrose, W. C., Akron, Ohio.

Pascius, Adam and Anna, 8008 Medina Ave., Cleveland, Ohio.

Pigg, Dewey, 928 Church St., Dallas, Texas. Grocer.

Poling E. A., Third Ave. Hotel, Huntington, Mass. Photographer.

Potter, Robert A., 159 Terminal Ave., San

Pedro, Calif. Owner of Cigar and Tobacco Store.

Price, Howard C., San Francisco, Seattle, Wash. Oil Promoter.

Price, Wm., 7917 Linwood Ave., Cleveland, Ohio.

Prime, Chas. L., Oklahoma City, Okla. Government Pensioner. Supposed to be somewhere in California.

Pumford, A. L., 2220 O St., Lincoln, Nebr.

Quinlan, Gertrude, 3211 W. 11, Cleveland, Ohio.

Randell, H. E., 12906 Arlington, Cleveland, Ohio.

Ray, H. H., Lincoln, Nebr.

Raynor, Miss A., 121 W. 86 St., New York City.

Reikus, Stanley, 6017 Wade Park, Cleveland, Ohio.

Rinehart, Elizabeth, 10507 Amor, Cleveland, Ohio.

Roberson, James, 616 E. St. Vincent St., South Bend, Indiana.

Robinson, C. I., Dallas, Texas.

Robinson, Hazel, Warsaw, Indiana.

Rosenberg, Max C., 2239 E. 93, Cleveland, Ohio.

Rosengarten, Wm. E., 2953 East 121st St., Cleveland, Ohio.

Ross, M. D., 302 W. Church St., Knoxville, Tenn.

Rouser, Frank, c-o J. E. Lutz Co., Knoxville, Tenn.

Rubin, Mrs. Sarah, 4411 Scovill, Cleveland, Ohio.

Rupert, C. J., 1355 Lakeview Ave., Cleveland, Ohio.

Sandoval, Jose M., 101 Mt. Vernon Ave., Detroit, Mich. Electrician Cadillac Motor Co.

Sayford, Irving, c-o Detroit Free Press, Detroit, Mich. Copy Reader.

Scott, Miss Irma, 1270 Kentucky St., Bowling Green, Ky.

Selby, B. V., 2585 Euclid Blvd., Cleveland, Ohio.

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Setzler, Miss Laura, Alexandria, La.  
Shaw, D. W., 2773 Hampshire Av., Cleveland, Ohio.

Sheehan, Miss F., 3463 East 145th St., Cleveland, Ohio.

Sigerfoose, Curt, Fort Wayne, Ind. Barber.  
Silliphant W. G., 3095 Meadow Brook Blvd., Cleveland, Ohio.

Simard, Emile, 104 Salem St., Losell, Mass. Druggist.

Smiley Mrs. G., 6619 Lawnview Ave., Cleveland, Ohio.

Smith, Edger, 623 West Marion, South Bend, Ind.

Smith, Rose, Knoxville, Tenn.

Smith, W. A., 1662 E. 86th St., Cleveland, Ohio.

Smith, Elmer M., 1958 E. 58th St., Cleveland, Ohio.

Sonnechein, Maurice, St. Louis, Mo., and Cedar Rapids, Iowa.

Sosa, Mr. J., 1236 Pacific St., Brooklyn, N. Y., Atlas Paint, Schofield Bldg.

Spafford, Mrs. Flora, 2155 E. 70th St., Suite No. 3, Cleveland, Ohio.

Spence, Miss Elizabeth, 1916 O St., Havlock, Nebr. Last information we had indicated that she was in Colorado.

Staley, Mrs. Mary, Indianapolis, Ind.

Stathos, Harry, Beatrice, Nebr.

Stein, Max, 603 Central Bank Bldg., Chicago, Illinois and 813 E. 39th St.

Stern, Mrs. Ben, 710 E. 99th St., Cleveland, Ohio.

Sterling Studio, Second Floor American Bldg., Main St., Clarksburg, W. Va.

Stillinger, W. C., 4106 E. 91, Great Lakes Specialty, Cleveland, Ohio.

Stout, T. J., 2515 Garfield, Lincoln, Nebr.

Strausbouth, D., 1451 E. 105th St., Cleveland, Ohio.

Swartz, Chas., 209 W. 38th St., New York City Proprietor of the Premium Press.

Sweeney, Miss M. I., 2345 Euclid Heights Blvd., Cleveland, Ohio. Nurse.

Sweger, Rex A., 1524 Derry Street Harrisburg, Pa. Traveling Representative.

Sweitzer, Gale L., 1740 E. 116th St., Cleveland, Ohio.

Swope, John S., Paris, Texas. At one time with the Mo. Paint Co. of St. Louis, later with National Paint Co. of San Antonio, Texas.

Tate, Mrs. E. M., 231 E. Fifth Ave., Knoxville, Tenn.

Taylor, John H., 1419 Chapin St., N. W. Washington, D. C. Mechanical Engineer.

Thomas, Mrs. Kitty, 119 North Hill Street, South Bend. Reported to have gone to California.

Thompson, Miss Lillian, 3125 E. McCallie Ave., Knoxville, Tenn.

Tindolph, F. D., 1809 Roxvord, Cleveland, Ohio.

Tippen, Clyde, 721 West 17, Uni. Place, Nebr.

Townsend, L. R., St. Joseph, Mo., removed



to 3731 Delmar and 3964 Washington Ave., St. Louis, Mo.

Tucker, Harvey, 1355 E. Forest Ave., Detroit, Mich.

Turner, Nat., c-o Hazen Trent and Harrill, Knoxville, Tenn.

Wachtel, H., 5908 Longfellow, Cleveland, Ohio.

Walker, Fred C., 109 W. Church St., Knoxville, Tenn.

Walrose, John A., 3308 East View Ave., Cleveland, Ohio.

Walton, James, 324 Hart Ave., Detroit, Mich. also of West Terre Haute, Ind. Metal Worker.

Warner, Mrs. L. M., Chicago, Ill.

Washington, Ben, 724 N. 11th, Lincoln, Nebr.

Welker, A. G., 703 N. 30th, Lincoln, Nebr.

Weatherford, Eugene, San Antonio Texas.

Wales Adding Mach. Co.

Weisberger, Geo., 1269 W. 112, Cleveland, Ohio.

Welker, W. R., 10908 Grayfield Ave., Cleveland, Ohio.

Wellons, B. H., W. Cumberland, Knoxville, Tenn.

Wendell, H., Y. M. C. A., Lincoln, Nebr.

West, Mrs. Jas. T., No. 45 Avon, Dover, Ohio. Lake Shore Elec. Ry.

Westfall, Mrs. R. D., 1213 Starkweather Ave., Cleveland, Ohio.

Williams, Cary M., 1615 Lakefront E. C.

Willrich, Mrs. E., 278 W. 70th St., New York, N. Y.

Winkler, Mrs. Fred Hazel, Detroit, Mich.

Witzel, Fred W., 1559 E. 115th St., Cleveland, Ohio.

Winter, Mrs. Dan M., 1447 Aston Ave., Chicago, Ill.

Winters, Paul A., 4700 Columbia Av., Dallas, Texas.

Wohfeld, Jacob, 214 Buena Vista Highland Park, Tool Apprentice Foreman Ford Motor Co.

Wolfe, Arthur B., 1839 Beresford Av., Cleveland, Ohio.

Wood, I. A., somewhere in Oklahoma. Cleaner and Dyer.

Wright, Raymond, 1719 N. St., Lincoln, Nebr.

Wynne, Mrs. P., 1416 Forest Ave., Kansas City, Mo. Actress.

Yelsky, Mrs. M., 938 E. 123d St., Cleveland, Ohio.

Young, Arthur 3105 W. 121, Cleveland, O.

Young, Clarence, 271 W. Crossier St., Akron, Ohio. With Goodrich Tire Co.

Young, W. W., Salt Lake, Utah, General Delivery. He moved to Ontario, Canada, care Garrett Hamilton, R. R. No. 2

Zipper, Mrs. Otto, Pensacola, Fla.

Vial, E. O., 36 Lake View Ave., Pineville, La. Shoe Salesman Simon Bros.

Victor, Nick, 1340 Lakeside Ave., Akron, Ohio. Restaurant cook.

Vinyard, Hazel, 378 S. Main, Memphis, Tenn. May be working as ready-to-wear saleslady. Once reported to have gone to Vicksburg, Miss.

Walper, Paul R., Formerly Cost Clerk Blanton Co. Said to be living in Louisiana or California.

Walsh, J. R., Worthington, Minn.

Wand, H. L., 233 S. 11th St., Lincoln, Nebr.

Weed, Julian H., Jamestown, N. Y. Carpenter.

Wetzel, Joe. Formerly Kimball, S. D. Somewhere in Iowa. Section Laborer. Railroad.

Whisenant, T. H., Temple, Tex. Employed by G. C. & S. F. Ry., Temple, Texas.

White, Edw. Frank, Wife, Grace, Rockford, Illinois. These people formerly lived here in Rockford, Ill.

White, F. G., 6212 Linwood Ave., Cleveland, Ohio. Mgr. Jewel Tea Co., Akron, Ohio.

White, Ella, 940 N. 15th St., Lincoln, Nebr.

Wiener, Miss May, 902 Bye St., Akron, Ohio.

Will, Mrs. Vera, 608 Volentine, Memphis, Tenn. Husband a section hand on H. R. & N. R. R. at Heth, Ark.

Wilcox, Clifford, Buffalo & Sussex, Wyoming.

William, Frank, 4424 Delmar, formerly 1703 N. Taylor, St. Louis, Mo. Employed as a Locksmith in St. Louis.

Williams, Fred H., 268 Alexander St., Rochester, N. Y.

Wilson, G. G., Schultz Auto Supply Co., Sioux City, Iowa. Auto Repair Man.

Wilson, O. R., 310½ S. Main, Memphis, Tenn. Prop. U. S. Protective Agency. Left for Kansas City, also was in St. Louis.

Wilson, R. E., 424 Wheelock Ave., Alexandria, La. Worked Missouri Pac. Ry. Co.

Winchester, M. D., 50 E. Canfield St., Detroit, Mich. Rubber Worker, Machinist.

Walker, Jason, Jr., 318 No. Cleveland Ave., Hutchinson, Kansas.

Wisdom, B. H., 4931 Crutcher St., Dallas, Texas. Formerly an ex-banker, and later connected with oil companies.

Wise, W. J., Alexandria, La.

Wood, James K., 403 S. Main St., Akron, Ohio. Rubber Worker, Former Kenmore Policeman.

Wooten, C. J., 414½ 19th St., Birmingham, Ala.

Wolf, H. O., 4307 M St., Lincoln, Nebr.

Wright, W. F., California, Electrician.

Zarbaugh, Ray, 1136 L St., Lincoln, Nebr.

Zeitler, Mrs. Edith, 720 E. 37th Street, Savannah, Ga. Wadsworth, Ohio.

Zepp, Mrs. G. E., #4 Belmar Avenue, Baltimore, Md.

Zirol, Sylvester A., 3107 W. 14th Street, 11823 Buckingham Ave. Also 1916 E. 79th Street, Cleveland, Ohio. Clerk at Stone Drug Co.

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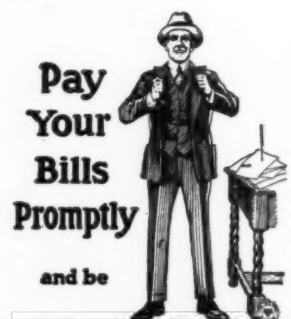
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